ALBERTA FOR ALL AGES: Directions for the Future

REPORT AND RECOMMENDATIONS OF THE STEERING COMMITTEE FOR THE GOVERNMENT-WIDE STUDY ON THE IMPACT OF THE AGING POPULATION

JUNE 2000

Impact of Aging Albertans

Alberta
COMMUNITY DEVELOPMENT

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June 7, 2000

Honourable Stan Woloshyn
Minister of Community Development
Government of Alberta
204 Legislature Building
Edmonton, Alberta T5K 2B6

Dear Minister Woloshyn:

As members of the Steering Committee for the Government-Wide Study on the Impact of the Aging Population, we are pleased to provide our final report with recommendations for addressing the aging of the Alberta population over the next 15 to 20 years.

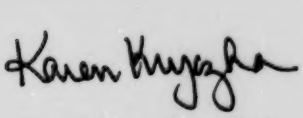
This report, *Alberta for All Ages: Directions for the Future* is based on the input received from hundreds of Albertans who willingly participated in a variety of opportunities. One of our major accomplishments was the involvement of seniors, health care and housing providers and a variety of experts, along with Albertans representing various age groups and locations throughout the province. We heard the need to develop new attitudes and ways of thinking about the aging of the population now and in the future.

Our mandate was to provide advice to the provincial government to develop a coordinated response across government departments in addressing the impact of the aging population on government program resources. The report is organized around eight major themes with 45 recommendations, which provide advice to the government in preparing for the aging of the Alberta population.

We believe that the aging of the population will not present a crisis for government programs and services but the government must manage its resources and anticipate the changing needs of Albertans as they age. Aging will affect us all – as individuals, families, communities and government services at all levels. Although there are many existing and new programs and services currently available, government needs to plan for the aging of the population. Specific areas will be affected differently and the government will have to acknowledge and plan for these varying impacts.

It was a privilege to be given the opportunity to study this important issue and provide advice to the government and to all Albertans. The Steering Committee members appreciated the commitment and quality support provided by government departments, especially that of Alberta Community Development.

Yours truly,



Karen Kryczka, Chair
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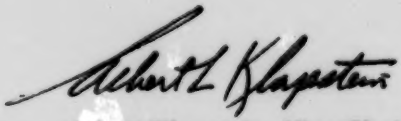

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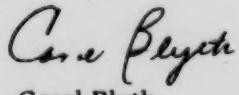
MLA Leduc



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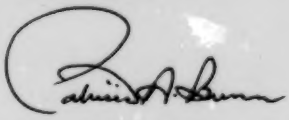
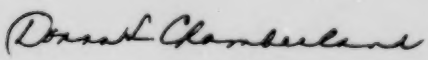
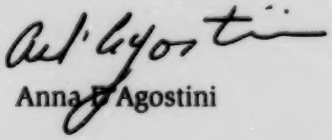


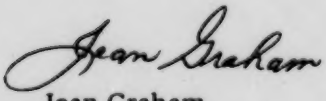
P.A. (Pat) Bunn



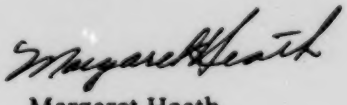
Donna Chamberland



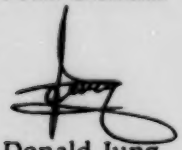
Anna D'Agostini



Jean Graham



Margaret Heath



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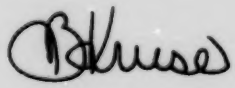

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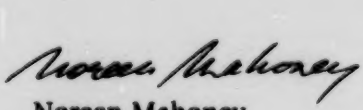

Noreen Mahoney

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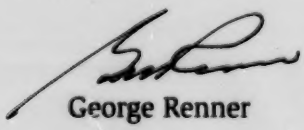

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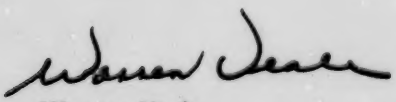

Warren Veale

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Executive Summary

There is little doubt that Alberta's population is aging. Imagine an increase in the number of seniors to about half the current size of the city of Calgary. The key question is what needs to be done to prepare for the impact of an aging population? What steps can and should we take now to anticipate changing needs and put the necessary policies and programs in place?

In November 1998, the Government of Alberta initiated the Government-Wide Study on the Impact of the Aging Population. The Study was designed to review current trends and programs, identify issues, engage Albertans in thinking about the future and the kinds of steps we should take to prepare for an aging population. The Study on the Impact of Aging has been guided by a Steering Committee chaired by MLA Karen Kryczka and vice-chaired by MLA Albert Klapstein.

This report is the culmination of that work.

Overall, the key conclusion of the Steering Committee is that the impact of an aging population will not be the crisis some may have predicted. At the same time, we need to be prepared, anticipate the likely impact of an aging population, and be ready with policies and programs that meet Albertans' changing needs.

It's important to remember that this report is not just about seniors. Aging affects us all. It affects us as individuals, but it also affects our families, our communities, our health and education systems, and governments at all levels. It affects the way we plan communities, design housing developments, plan health care services, and create new business opportunities. Thinking about the impact of an aging population involves thinking about the kind of future society we want in Alberta, and taking action now to make that future a reality.

As a result of its work, the Steering Committee's report sets out a number of important overarching messages about the aging population.

- To make the most of their senior years, people need to take steps to stay healthy.
- Individuals and families have primary responsibility for their own lives and for meeting their basic needs. That doesn't change as people age.

The Organisation for Economic Cooperation and Development (OECD) concluded that "...the policy implications of ageing are manageable – but they need to be managed. That will not happen automatically. There is a need to develop strategies and tools to deal effectively with issues such as ageing ... There is a need to build public understanding and support for new policy directions. This will not be simple. However, because ageing trends are fundamentally positive, the payoff from such strategies should be high."

- People should be able to continue to maintain their independence, make decisions about their own lives, and have choices in where and how they live and the risks they are prepared to take.
- Being independent doesn't mean people should be isolated, abandoned or left without support in the community.
- Programs and services should allow people to remain in their own homes as long as possible.
- Programs and services should reflect the cultural and ethnic diversity of Albertans.
- Communities across the province are different and they are changing. There is no "one size fits all" approach – flexibility is needed in responding to different community needs.
- Programs and supports have to be sustainable. That means individuals, families, communities and governments have a responsibility to share in the development, delivery and costs of programs and services to meet the needs of an aging population.

Within that overall context, the Steering Committee's report includes a comprehensive set of recommendations organized around eight key themes. The following provides highlights of the Committee's recommendations for each of the eight themes.

1. ***Encouraging wellness, healthy lifestyles, and good health care***
   - ✓ Ensuring people have access to a well-coordinated range of integrated health services
   - ✓ Ensuring that health care coverage and benefits reflect the changing needs of an aging population
   - ✓ Continuing to expand support for informal caregivers and services that help seniors remain in their own homes
   - ✓ Providing better communication and more accurate information about preventing illness and injuries
   - ✓ Expanding education programs to assist seniors in maintaining their own health
   - ✓ Expanding innovative ways of improving access to health services in remote and rural parts of the province.

2. ***Preparing for financial security***
   - ✓ Expanding financial planning education for Albertans of all ages
   - ✓ Regularly reviewing and adjusting the Alberta Seniors Benefit
   - ✓ Maintaining support for the Canada Pension Plan and ensuring its long term viability

- ✓ Reviewing private and public pension plans to ensure they are flexible and portable.

3. ***Providing more flexible options for work and retirement***
   - ✓ Encouraging employers to introduce more flexible employment policies for mature workers
   - ✓ Expanding information and training programs, especially for older people
   - ✓ Developing a strategy communities can use to establish seniors' skills registries.

4. ***Ensuring safe, affordable and appropriate housing choices for seniors***
   - ✓ Encouraging the development of innovative supportive housing options
   - ✓ Establishing a provincial resource centre as a single source of information on innovative housing concepts and design ideas
   - ✓ Encouraging ongoing research to improve building materials and construction methods
   - ✓ Ensuring better coordination of housing and health care in new housing developments
   - ✓ Responding to the need for affordable housing for low and middle income seniors
   - ✓ Planning flexible and responsive housing to accommodate a continuum of seniors' needs
   - ✓ Continuing to support programs that assist seniors to adapt their homes as their needs change
   - ✓ Providing support for families and seniors who choose to live with their extended families
   - ✓ Maximizing the supply of subsidized housing
   - ✓ Reviewing and adjusting building codes, regulations, bylaws, zoning, and management practices
   - ✓ Ensuring that financial agreements are in place among all partners involved in seniors' housing developments
   - ✓ Reviewing and changing legislation to ensure that it encourages and supports partnerships in addressing housing needs.

5. ***Encouraging supportive communities***
   - ✓ Continuing to encourage communities to develop safe and secure environments for future generations of Albertans
   - ✓ Expanding community-based resource centres for seniors

- ✓ Encouraging cooperation, partnerships and the use of shared resources and information
- ✓ Locating seniors' housing developments close to transportation services, shopping, health services and recreational programs
- ✓ Addressing the transportation needs of an aging population, especially in rural communities
- ✓ Expanding recreational, social and cultural programs, facilities and events for seniors
- ✓ Encouraging businesses to be more responsive to the needs of older people
- ✓ Encouraging seniors' organizations to continue to bring forward issues, concerns and ideas
- ✓ Taking action at the community level to ensure appropriate housing for older people who are hard to house
- ✓ Promoting and protecting the personal safety of community members
- ✓ Providing seniors with information and access to a wide range of inspection services so they can remain safely in their homes.

6. ***Recognizing and supporting informal caregivers and volunteers***
   - ✓ Exploring different ways of recognizing the role of informal caregivers
   - ✓ Encouraging family members to prepare for and share responsibility of caring for aging parents, spouses or relatives
   - ✓ Continuing to encourage and promote volunteerism by people of all ages
   - ✓ Expanding training and education for informal caregivers and volunteers.
7. ***Preparing the workforce for an aging population***
   - ✓ Expanding education and training for all people providing services to seniors
   - ✓ Taking steps to ensure an adequate supply of formal caregivers to meet the needs of an aging population.
8. ***Expanding education opportunities***
   - ✓ Promoting greater public understanding of the contributions and abilities of seniors
   - ✓ Expanding opportunities for lifelong learning for people of all ages.

In addition to these recommendations, the Committee's report also addresses the specific roles and responsibilities of the provincial government. In order to provide a focal point for future actions, plans and policies related to an aging population, the Committee recommends that government designate an Associate Minister responsible for seniors and an aging population.

Throughout the process, Committee members have learned a great deal about a wide range of issues related to an aging population. It's been a challenge to look beyond today's issues and concerns, and try to envision what people and our province will be like twenty years from now.

We trust that our report will challenge all Albertans to think ahead, to anticipate the impact of an aging population on their own lives and their communities. By thinking and planning ahead, we can build a society that values, supports and takes advantage of the opportunities an aging population will bring.

Planning Ahead

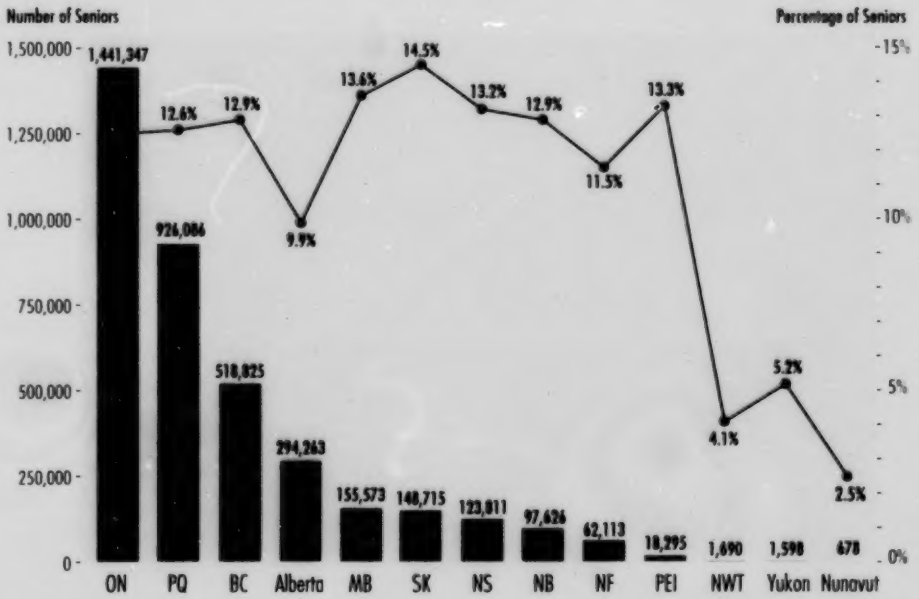
Imagine Alberta in the year 2020. The possibilities are endless. We can speculate about what the future may hold, whether it's new and more energy efficient ways of travel, "smart clothing" that responds to changes in temperature, or new medical technology that allows miniature computers to be implanted in our bodies to attack cancer cells. The future is largely an unknown, and much of what we predict is little more than speculation based on what we know today and what we think might be possible.

There are, though, some things we know with more certainty. One of those is the fact that Alberta's population is aging. With that knowledge, we can begin now to anticipate and plan for the impact of certain changes in our society.

"It is important to note at the outset that the aging of Canada's population is not a 'problem' to be solved. It is, rather, a demographic trend that will bring with it both opportunities and challenges."

Profile: Alberta's Knowledge Based Business Magazine, Robert Roach, Spring 2000

Alberta's Population is Young Compared With Other Provinces



Source: Statistics Canada, *Annual Demographic Statistics 1999*

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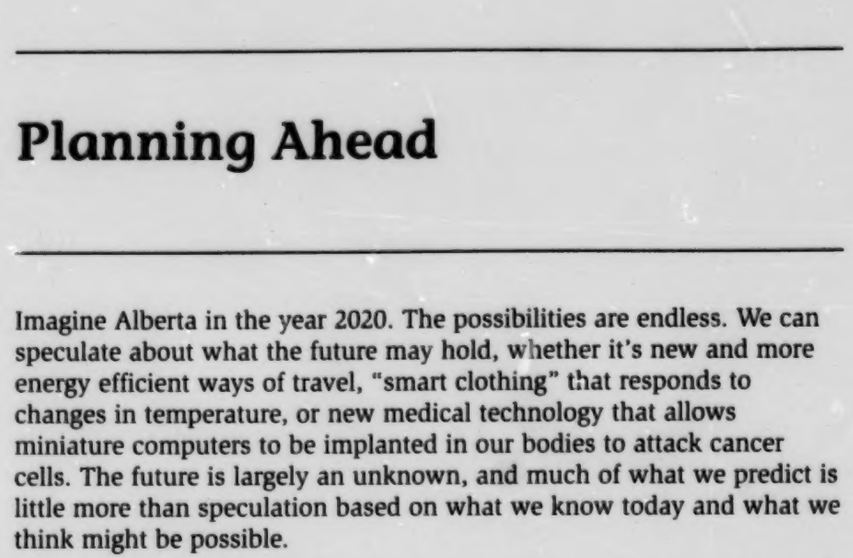
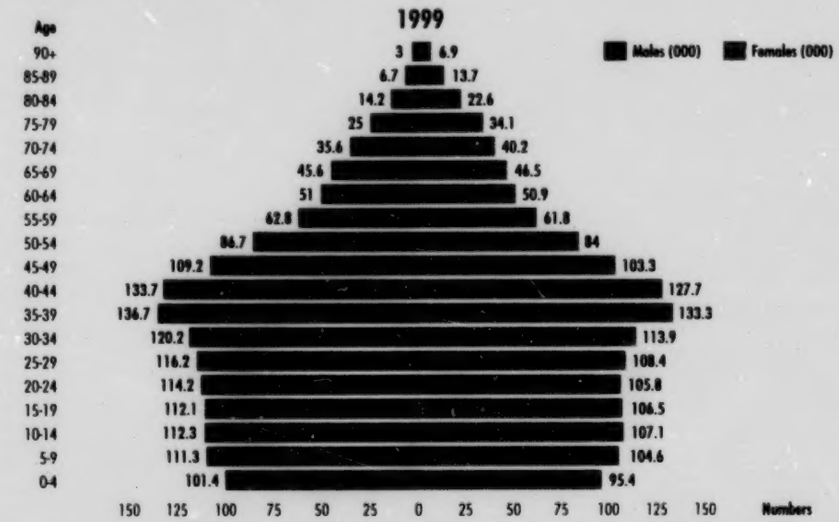


Source: Statistics Canada, *Annual Demographic Statistics 1999*

Trends across Canada and here in Alberta consistently point to a growing proportion of our population who will be over the age of 65. Currently, about 10% of Alberta's population is over 65. While actual predictions vary, by 2016 we can expect the percentage of seniors in Alberta's population to grow to between 13% and 14.5% of the total population. Alberta will still have a relatively young population compared with other provinces and countries, but it is important to plan

Alberta's Population is Aging due to Increased Life Expectancies, Decreased Fertility Rates and the Aging of the Baby Boom Generation



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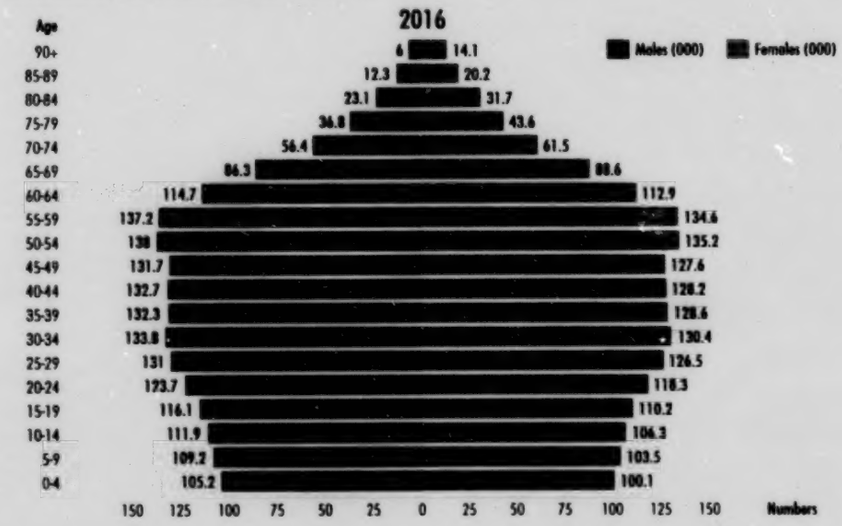

Source: Alberta Treasury, *Alberta Population Projections by Census Division 1999 to 2016*, Medium Projection

ahead and be prepared for the impact an aging population will have on government policies and programs.

What kinds of policy changes will government need to make to anticipate and prepare for the impact of an aging population? Will our current programs and services be sufficient to meet the needs of an increasing number of older people? What changes should we plan for in housing, in communities, in government programs, or in health?

"The aging population will touch all our lives in many ways. Young and old, we are all aging together in an aging Alberta. Every generation has a role to play in planning for this future."

Aging Together – Planning for the Future, Fall 1999

These questions are at the heart of the Government-Wide Study on the Impact of the Aging Population. Initiated in November 1998, the Study has involved an extensive process of identifying issues, establishing a vision and principles, consulting with Albertans, reviewing literature and trends in other parts of the world, and preparing recommendations.

This report is the culmination of that work. The report and recommendations have been prepared by the Steering Committee based on our review of all the information, opinions and advice we received over the past 19 months. The recommendations are intended to build on work already underway in the province, reflect our best judgment about future directions that should be taken, and provide a longer term framework for decisions.

Steering Committee Members for the Government-Wide Study on the Impact of the Aging Population

Chair

Karen Kryczka, MLA
Calgary – West

Vice-Chair

Albert Klapstein, MLA
Leduc

Health Sector Representative

Jean Graham
Rocky Mountain House

Housing Sector Representative

Anna D'Agostini
Edmonton

Active Living Sector Representative

Warren L. Veale
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Community Supports Representative

Betty Kruse
Peace River

Members at Large

Carol Blyth
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P.A. (Pat) Bunn
Lethbridge

Margaret Heath
Grande Prairie

Donald Jung
Calgary

Nick Kutash
Willingdon

George Renner
Medicine Hat

Current Seniors Representatives

Donna Chamberland
Rural Alberta

Noreen Mahoney
Southern Alberta

C. Neil Reimer
Northern Alberta

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As a result of its work, the Committee is optimistic and confident that the impact of an aging population will not be the kind of crisis that some may have predicted several years ago. At the same time, aging affects us all, whether we are baby boomers anticipating retirement years, children of aging parents, or young people ready to enter the workforce. It's important to begin planning now – to consider the impact an aging population could have and begin taking steps to ensure that we have the right programs, services and supports in place.

As a Committee, we trust our report and recommendations will shed additional light on the impact of an aging population and help guide decisions in government and in communities across the province.

Understanding the Issues and Learning From Others

The Study on the Impact of Aging included a number of different steps designed to identify issues, seek people's advice, learn from others around the world, and prepare recommendations for the future.

As part of the Study, the Steering Committee undertook the following key steps:

- **Preparing an initial report**

  In June 1999, the Steering Committee issued ***Report A: Review of Current Government Programs and Services***. Report A identified 11 current issues, provided a profile of today's seniors in Alberta, summarized current government programs and services, outlined a vision and set of principles to guide the Committee's work, and presented a series of 19 recommendations for action. The Executive Summary of Report A is available in Appendix A.

- **Consulting with Albertans**

  A Discussion Guide, ***Aging Together – Planning for the Future***, was developed and widely circulated in the fall of 1999. The Discussion Guide presented information and posed questions for people to consider. The Discussion Guide also included a survey for Albertans to use in providing advice and ideas to the Steering Committee. Several individuals and groups provided written submissions to the Steering Committee. A website also was established for the Study and can be found at *www.gov.ab.ca/mcd/seniors/impactaging/impactaging.htm* .

"The implications of Canada's demographic change will be profound and enduring. It is up to everyone – individuals, governments, business, community organizations and seniors groups – to shape society in a way that maximizes the advantages of an older population and meets the challenges. Seniors want to play a full, active role in Canadian society, a society that must meet fairly the needs and aspirations of all age groups."

1999 and Beyond: Challenges of an Aging Canadian Society, National Advisory Council on Aging, 1999

- **Holding focus groups**

  A total of 17 focus group sessions were held in 15 locations across the province in October 1999. The focus groups were held in a mix of rural and urban communities and provided an opportunity for participants to review information about trends and population projections, consider the potential impact of an aging population, and focus on key questions related to healthy aging and developing supportive communities. Over 600 people participated in these focus groups.

- **Arranging a provincial Symposium on Aging**

  On November 18-20, 1999, over 170 people participated in a provincial Symposium on Aging. The Symposium provided an opportunity for participants to listen to the views of experts, share ideas, and develop suggestions in three key areas: the impact of aging, healthy aging and supportive communities.

- **Reviewing information, trends and related reports and literature**

  Aging is not a factor that influences Alberta alone. Across Canada and around the world, other provinces, states and countries are addressing similar issues. There is much to be learned by reviewing trends and steps that are being taken in other places to prepare for and respond to the changing needs of an aging population. Highlights of the major sources reviewed and a summary of the key ideas taken from the literature are included in Appendix C.

  The Committee also reviewed several related reports, particularly ***Healthy Aging: New Directions for Care***, the final report of the Policy Advisory Committee for the Long Term Care Review. Released in November 1999, that report had many direct links to the Study on the Impact of Aging. It provided alternative scenarios for projecting the future needs for long term care as well as a comprehensive set of recommendations related particularly to health services for an aging population. Throughout this report, there are several references to related recommendations in the Long Term Care report.

  Another report is the ***Cumulative Impact Seniors' Shelter Cost Study*** completed in July 1999. The Shelter Cost Study was jointly undertaken by the Alberta Council on Aging, Seniors Advisory Council for Alberta, and Alberta Community Development. It addresses a number of issues related to housing costs for seniors and recommends a market basket of goods as the basis for assessing seniors' housing costs.

- **Consulting with various ministries in government**

  As part of the Steering Committee's work, an interdepartmental committee was established to provide information, feedback and assistance to the Committee in completing its study. Fifteen government departments participated in the work of the interdepartmental committee.

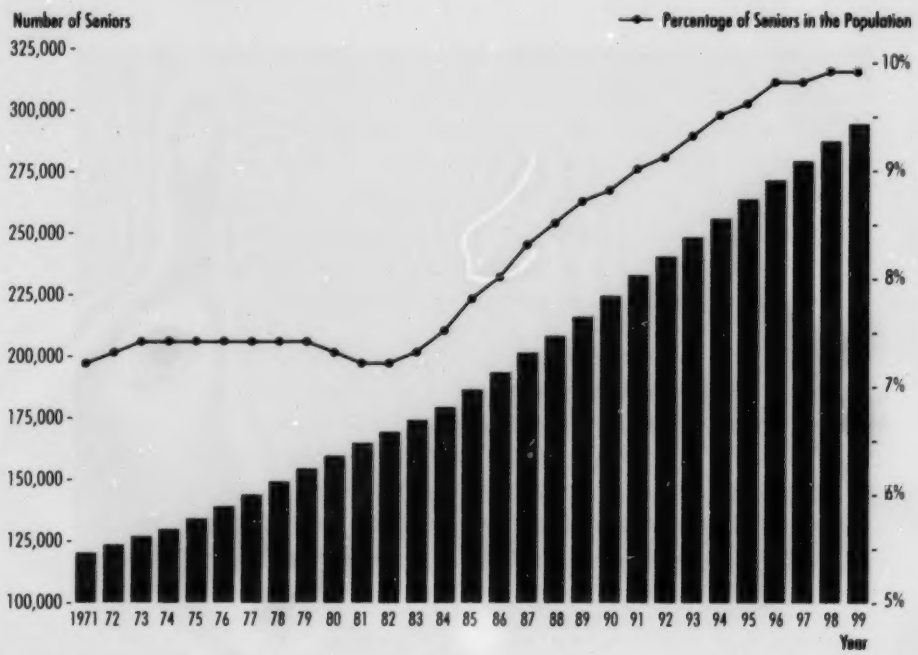
A summary of the key ideas and directions taken from these various aspects of the Study on the Impact of Aging is included in subsequent sections of this report. But first, it's important to begin with a perspective on what Alberta's seniors are like today and what they may be like in the future.

A Profile of Alberta's Seniors Today and Tomorrow

What do we know about Alberta's seniors today? And what can we reasonably anticipate in terms of both the numbers and the characteristics of future seniors?

Seniors Today

Both the Number and Percentage of Alberta Seniors are Growing

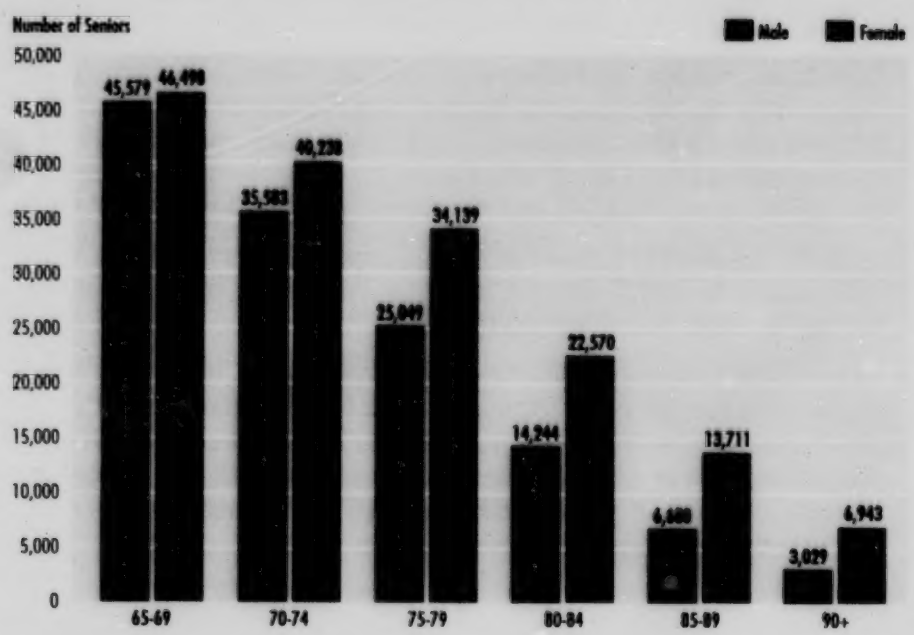


Source: Statistics Canada, Cansim Matrix 6376

How many seniors are there?

- Since 1971, there has been a 144% increase in the number of people in Alberta over the age of 65. The number of seniors has gone from 120,500 in 1971 to 294,263 seniors in 1999.
- As of December 1999, people over 65 comprised just under 10% of Alberta's total population. In comparison, seniors make up about 12% of the total population in Canada.

Females Consistently Outnumber Males Among Alberta's Seniors



Source: Statistics Canada, *Annual Demographic Statistics 1999*

- There are more older females than older males, particularly in the over 75 age category.
- Compared with other provinces, Alberta has the second highest number of net migrants over the age of 65. In 1998-99, over 850 more seniors moved into Alberta than moved out. In the previous year, Alberta had the highest number of net migrants over the age of 65 with 2,338 more people over 65 moving into the province.

What do we know about seniors today?

- Nearly one third of Alberta's seniors are between the ages of 65 and 69 years and 43% are aged 75 or older. There are currently almost 300 people in Alberta over the age of 100.
- In 1996, Canadian women aged 65 could expect to live another 20 years while men could expect to live another 16 years. Once people reach 90, women can expect to live another five years and men, another four and a half years.
- Almost 60% of older Albertans are married and about 30% are widowed. Over 40% of women aged 65 years or older are widowed.
- Over the past 15 years, the incomes of seniors have risen faster than incomes of people under 65. However, average incomes for seniors are below those of the non-senior population. On average, seniors rely

"The overriding conclusion I came to is that this is not a homogeneous group of people. ... I was particularly struck by the data for those aged 65 to 74 – those are the golden years, with people enjoying good health and good incomes. It's in those aged 85 and over, and this is a rapidly growing group, that you see the problems associated with ill health."

Legion Magazine, Pat Sullivan, May/ June 2000

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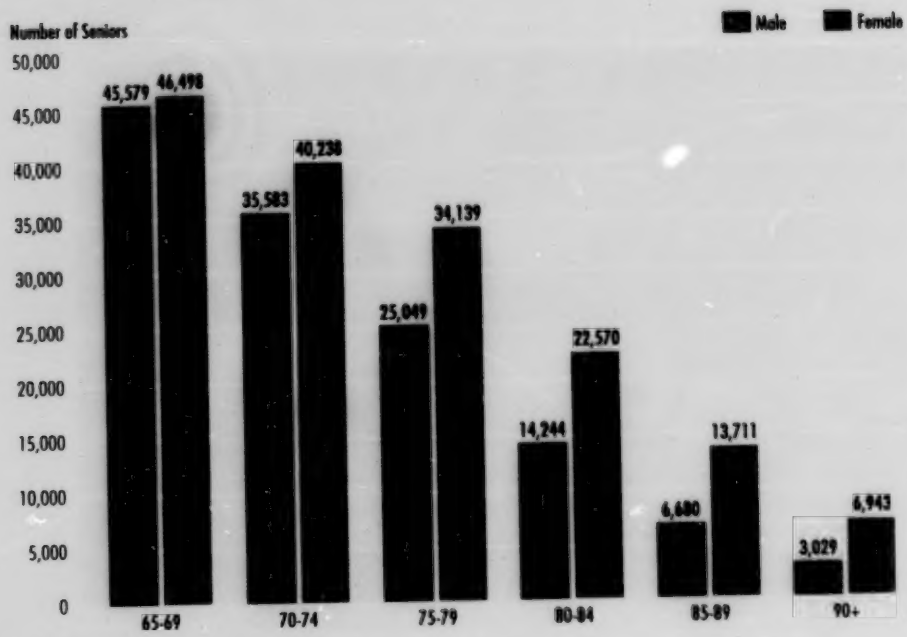

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Legion Magazine, Pat Sullivan, May/June 2000

"Many studies have pointed out the unprecedented nature of the current aging process: people are not aging now the way they used to. The reality of being a senior has changed, and seniors today bear little resemblance to their counterparts before the Second World War or in the last century: they not only are living longer, but also are in better physical and mental condition and their economic situation has much improved."

1999 and Beyond: Challenges of an Aging Canadian Society, National Advisory Council on Aging, 1999

on Old Age Security and the Guaranteed Income Supplement for about 30% of their income. The incidence of low income among Canadian seniors has been on the decline since 1980.

- Data from the 1996 Census show that the average annual before tax income of a senior household headed by a male, with a spouse, was $46,685 and the median income was $35,310. In comparison, the average income for a household headed by a widowed or divorced female senior was $24,361 and the median income was $16,587.
- In 1997, the average before tax income for all seniors in Alberta was $21,685; the median income was $17,134, exceeding the national income levels of $20,451 and $15,634.
- In 1996, the majority of Alberta seniors were retired, however, 13% of people over the age of 65 (compared with 8% of Canadians in the same age group) considered themselves to be members of the workforce. 20% of Alberta males and 7% of females over the age of 65 were members of the workforce in 1996. Agriculture is the industry that employed the largest number of these individuals.
- In addition to those who work, most seniors continue to pay income and property taxes.
- Seniors are active volunteers. In 1997, 23% of all Canadians 65 years and older were involved in formal volunteer work and 64% in informal volunteer work. One quarter of Canadian seniors provided unpaid care or assistance to other seniors. 80% of Canadian seniors made financial donations to charities.
- In 1999, over 40% of Alberta seniors reported that their health status was very good or excellent. About the same percentage said they have chronic health problems.
- The incidence of chronic pain increases with age. 35% of people over 75 experience chronic pain compared with 29% of people aged 65 to 74 and 10% of people aged 15 to 24.
- The Alzheimer Society of Canada indicates that one in 13 Canadians over the age of 65 has Alzheimer's disease or a related dementia. That increases to 1 in 3 for Canadians over 85.
- According to the 1996-97 National Population Health Survey, almost 50% of Alberta seniors reported engaging in physical activity three or more times weekly.
- The rate of injuries caused by falls also increases with age. For Canadians over 75, the rate of injuries related to falls is more than 12 times higher than the rate for people under 65. The rates also are higher for older women than for older men.
- A 1991 survey of Canadian seniors showed that of those who receive some kind of social support, 34% got support from a daughter, 29%

from friends and neighbours, 27% from a son, 18% from other family members, and 12% from a grandchild. A 1997 survey showed that 10% of all seniors got help from a social service agency.

- Most Alberta seniors have not completed a high school education (60%), one-third have less than a grade nine education, and about 6% have a university degree.

Where do seniors live?

- 70% of Alberta seniors live in homes that they own (including condominiums and apartments) and the vast majority (88%) have no mortgage. 17% live in rental accommodations.
- About 12,000 or 4% of seniors live in continuing care centres and most of them are women over 80 years old.
- As people age, the probability of them living alone increases, especially for women. Most seniors live alone or with a spouse; few are living in institutional settings.
- About 60% of all seniors in Alberta live in Edmonton and Calgary. About 11% of Edmonton's population is over 65, while in Calgary, 9% of the population is over 65. There are many smaller Alberta municipalities that have much higher proportions of seniors such as Camrose (20%), Wetaskiwin (17%), Drumheller (16%), Medicine Hat (16%) and Lethbridge (15%). Many villages and towns have a seniors' population of 30% or more, including Mundare, Viking and Two Hills. At the other end of the spectrum, seniors make up less than 5% of the population in places like Whitecourt and Fort McMurray.

"What is sometimes forgotten is that rural Alberta is also elderly Alberta. As is the case in much of the rest of the country, rural counties have long experienced the 'going down the road' phenomenon, that is, young people leaving for education and employment in larger cities."

Alberta Views, Harvey Krahn, January/ February 2000

Seniors in the Future

Projections are difficult because the future is unknown. We base forecasts and predictions on a combination of past experience, trends, and key assumptions about what is most likely to happen in the future. Based on the best information available, the following key points outline what we consider to be the most likely future for Alberta's seniors.

How many seniors will there be?

- Between 1999 and 2016, it is estimated that there will be a 60 – 70% increase in the number of seniors. In comparison, the total population is expected to grow by only 30%. The result is that seniors will make up a larger proportion of Alberta's population.
- The percentage of seniors will grow to between 13% and 14.5% of Alberta's total population. That means Alberta will have about 500,000 seniors in the province, slightly more than half the current size of the city of Calgary.

- In the short term, the largest increase will occur in the number of older seniors (80+). After 2011, when the baby boomers begin to turn 65, younger seniors will begin to dominate the seniors' population. As these people age, there will be a shift back to older seniors.

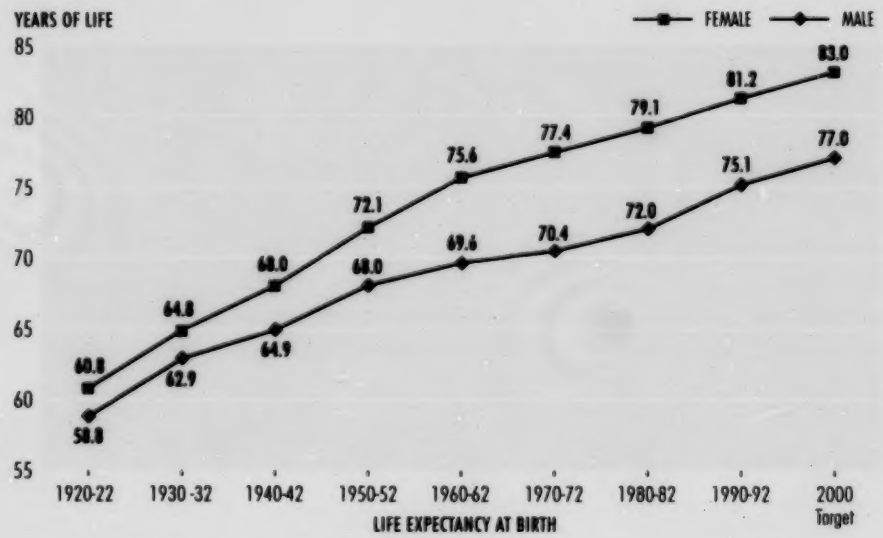
High Growth Expected in Alberta Among Those Aged 80+ and Baby Boomers

Years	Percentage Change by Age					
	0-19	20-34	35-54	55-64	65-79	80+
1999-2011	2.2%	10.4%	16.5%	85.2%	30.9%	64.3%
1999-2016	1.4%	12.6%	15.3%	120.5%	64.3%	59.9%

Source: Alberta Treasury, *Alberta Population Projections by Census Division 1999 to 2016*, Medium Projection

- Most forecasts point to a decreasing discrepancy between the number of males and females over 65 primarily because life expectancy for males has been increasing faster than for females. However, females are expected to outnumber males for some time in the future.

Life Expectancy is Increasing in Alberta



Source: Alberta Health, *Report on the Health of Albertans*, 2000 Target: Health and Wellness' *Annual Report 1998-99*

- There will continue to be a small number of Aboriginal seniors in the future primarily because of lower life expectancies for Aboriginal people.

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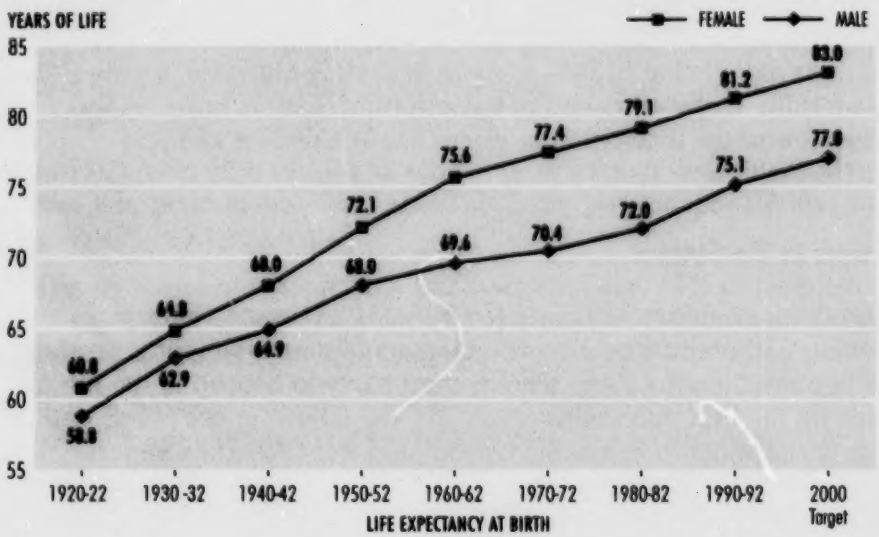

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What do we know about seniors in the future?

- Alberta's future seniors will continue to be as diverse a population as today's seniors, perhaps even more so.
- The majority of seniors will be married.
- The vast majority of future seniors will be able to understand English. At the same time, there will be more seniors who are members of different ethnic communities.
- Future seniors will have more years of formal education.
- Future seniors will have considerable work experience. Many will have changed careers several times, been self employed, or worked in a variety of different workplace arrangements such as part-time, project or contract positions.
- In terms of income, future seniors may have higher income, especially household income, than today's seniors.
- It is recognized, however, that individuals will have had different life experiences and opportunities to save and prepare for their senior years. As a result, there will continue to be a group of seniors who will rely on government assistance as a primary source of income.
- Future female seniors are particularly likely to be in a better financial situation because of their increased participation in the workforce. They may be eligible for pension income and may have contributed to RRSPs.
- There likely will be more seniors in the workforce due to their higher levels of education, a trend to more people being self employed, and an increase in flexible work arrangements.
- Future seniors may be healthier and more active to an older age. Improvements in education, income, the environment, childhood development, employment and working conditions will help to improve overall health of people as they age. As a result, there may be fewer numbers of "frail" seniors. Advances in technology such as joint replacements will help people stay active in their older years.
- Increasing numbers of seniors will mean increased demand for housing, support services, home care, and other professional services.
- The number of Canadians with dementia is expected to triple between 1991 and 2031, whereas the population of people over 65 will double. The probability of dementia increases with age. The rate for people aged 65 to 74 is 2.4% compared with 33% for people over 85.
- By 2031, more than three-quarters of a million Canadians will have Alzheimer's disease or some other form of dementia.

"Over the next 100 years, medical advances and trends away from cigarette smoking and towards healthier diets could boost Canadian life expectancy by as much as a decade, enabling women to live, on average, into their early 90s and men to their mid-80s."

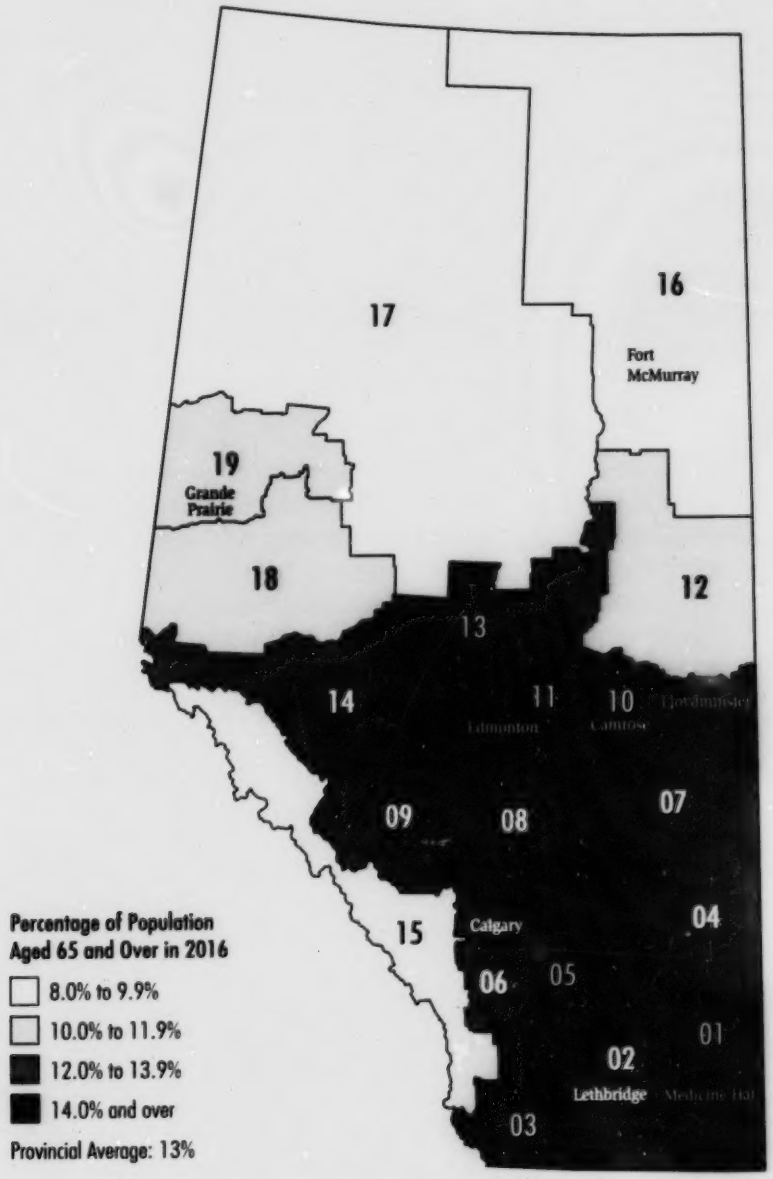
Maclean's, Mark Nichols, January 10, 2000

Projections in Healthy Aging: New Directions for Care outlined three streams of housing: the home living stream, the supportive living stream, and the facility based stream. This report projected that most people would choose the home living or supportive living streams in future, and fewer people would need to move into facility-based care.

Where will seniors live?

- The majority of future seniors, even those who are over the age of 85, are expected to remain in their own homes.
- The increase in the number of seniors may require an increase in the amount of rental housing available, especially apartments.
- The percentage of the total population of seniors who live in continuing care centres is expected to decline.
- Most seniors are likely to live with their spouse or alone. At the same time, there may be an increase in the number of seniors living with extended families or in group settings such as home-sharing arrangements, group living, sharing with friends or personal care homes.
- The majority of future seniors are expected to reside in Edmonton and Calgary and smaller urban centres. The following Census Divisions (as determined by the federal government) are expected to have the highest number of seniors by 2016:
  - Calgary and surrounding area
  - Edmonton and surrounding area
  - Red Deer, Ponoka and Lacombe and surrounding area
  - Lethbridge, Taber and surrounding area
  - Camrose, Lloydminster, Vegreville, Viking and surrounding area
  - Grande Prairie, Fairview, Grimshaw and surrounding area.
- Interestingly, compared with 1998, Calgary is expected to have more seniors than Edmonton by 2016 and Red Deer will surpass Lethbridge in the number of seniors.
- There is a difference between the Census Divisions that will have the highest numbers of seniors and those which will have the highest proportion of seniors in their communities. The following areas can expect to have the highest proportion of seniors in their population by 2016:
  - Medicine Hat and surrounding area
  - Pincher Creek, Cardston, Granum and Fort Macleod
  - Vulcan, Strathmore and Drumheller
  - Vegreville, Camrose, Lloydminster and Two Hills
  - Edmonton and surrounding area
  - Whitecourt, Barrhead and Westlock.

Proportions of Seniors Will Vary Across the Province



Source: Alberta Treasury, *Alberta Population Projections by Census Division 1999 to 2016*, Medium Projection

Highlights of Views, Opinions and Trends

A key component of the Study on the Impact of the Aging Population was to seek the views of a wide range of Albertans. That was done through several avenues including focus groups held across the province, the Symposium on Aging held in November 1999 and responses to a survey. In addition, the Committee also reviewed literature, trends and developments in other parts of Canada and internationally.

It is a challenge to summarize the many excellent ideas and advice the Committee received, and the range of different ideas expressed. The following presents the highlights. Additional information, including a list of sources and studies, is included in Appendices to this report.

Focus Groups

A total of 17 focus group sessions were held in 15 locations across the province in October 1999. The following are some of the highlights of the views expressed by Albertans of all ages during the focus group sessions. These highlights are not in any particular order of priority, but do reflect the most common themes from the focus groups.

- ***Education was consistently raised as an important theme.*** People talked about the need for individuals to take responsibility for learning, with funding from government and programs provided in communities. They talked about the need to educate the public about the impact of an aging population, educate youth about aging and valuing seniors, dispel the myths about today's seniors, promote lifelong learning, and prepare well trained health care providers to work with an aging population.
- In terms of the impact of an aging population, ***people are looking for long-range planning.*** They want to see innovative, flexible and integrated approaches, partnerships among government, the private sector and communities, and cooperation between the different levels of government.
- There were numerous comments about individuals taking ***personal responsibility***. People should become knowledgeable and prepare for the impact of aging in their own lives, take measures to stay healthy, remain physically and mentally active, and set up personal financial and savings plans.

- Participants consistently talked about the importance of ***independence and choice***. As they age, people want to maintain their independence and have choices about where and how they live.

- ***Support programs should be in place for people who need them***. Government should be responsible for funding seniors' programs to support independent living. Communities also have an important role to play. They are in the best position to identify community needs and take action at the community level.

- ***Good communication is key***. People want to be listened to and they want feedback from government. They want all levels of government and departments working together. And they would like seniors to be an integral part of all decision-making bodies. They also want one-stop shopping for information, easier access and ongoing dialogue.

- ***There needs to be an increase in the variety of housing options***. People want to see more innovative and accessible housing options. They suggested that government should be responsible for providing funding and for setting standards and regulations. While many said the private sector should be involved, they also stressed the importance of having standards in place. Privately-owned housing facilities should be monitored to ensure that the standards are met. More lodge-type facilities with supportive services are needed and should be located close to the services seniors need. While some people said there was a need for more continuing care facilities, they also said that's not where they would like to live. Many participants said there should be more assisted living options particularly so that couples do not need to be separated when one partner needs a higher level of care.

- ***Transportation was consistently raised as an issue of concern***. Similar to housing, people want to see more innovative and accessible transportation options. Access to transportation is important to facilitate seniors' integration in the community, to reduce isolation, and enable seniors to stay active and involved in their community. It also helps seniors maintain their independence. The lack of accessible transportation is particularly a concern in rural communities. In terms of responsibility for transportation, focus group participants suggested that government should provide assistance, and communities and local organizations should be responsible for transportation programs. The private sector also has a role to play. Transportation to hospitals, clinics and doctors in urban centres was also mentioned as a concern.

"We need to place real emphasis on assisting older citizens to remain in their own homes; alternatively, we need facilities that promote independent living for seniors."

Survey respondent

"For seniors, transportation represents more than a means of getting from point A to point B. Inadequate and unaffordable transportation options contribute to isolation, undermine independence and impede access to services and activities."

1999 and Beyond: Challenges of an Aging Canadian Society, National Advisory Council on Aging, 1999

- ***More services are needed in communities***. Participants pointed to the need for more recreational opportunities, especially recreation programs that involve people of different ages. Additional support services also are needed such as "snow and mow," outreach programs, home maintenance, housecleaning, help with income tax and paying bills, and other assistance and support. These services help seniors remain active and in their homes and communities.
- ***People want to feel safe in their homes and communities***. People talked about the importance of safety in terms of protection from crime and abuse, ensuring adequate policing, and providing safety in the community including improvements to sidewalks and curbs.
- ***Inter-generational activities are important***. People suggested more activities involving people of all ages including youth and seniors.
- ***People have mixed views about the role of family caregivers***. People talked about the role family members play in caring for an aging parent, spouse or relative. Many talked, however, about concerns with burnout and the need for support for family caregivers.
- ***Good, accessible, public health care needs to be in place***. People said government should be responsible for ensuring that health care services are available when people need them.
- ***Individuals need to practice better personal health care***. Participants suggested that, as people age, they should be more active, practice good nutrition, be better informed about how to stay healthy, and continue to be actively involved in their community.

Myths about seniors

- All seniors are the same
- Older people have no choice but to be frail
- Most seniors live in old folks' homes
- Seniors are too old to contribute to society
- All seniors are wealthy
- Seniors place a disproportionate burden on our health care system compared to other age groups
- Seniors are living in the past
- Seniors are no longer able to have sex
- You can't teach an old dog (or a senior) new tricks
- Seniors have an easy life
- All seniors are senile
- Seniors are dependent and helpless

Senior Friendly Project: A Toolkit for Serving Seniors, Alberta Council on Aging

"For seniors, transportation represents more than a means of getting from point A to point B. Inadequate and unaffordable transportation options contribute to isolation, undermine independence and impede access to services and activities."

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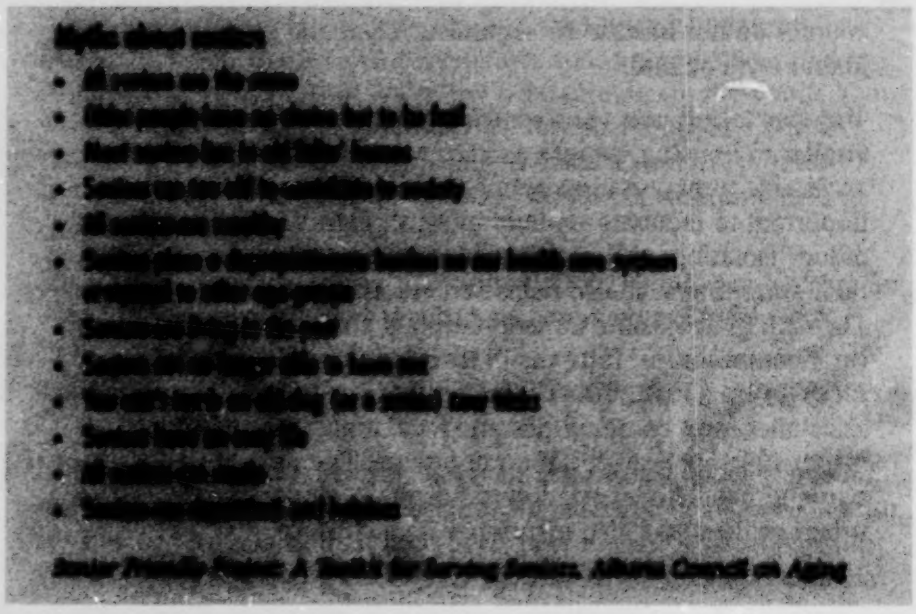

- ***The important role of volunteers should be recognized.*** Volunteers play an active role in programs for an aging population and they deserve recognition for the work they do.
- ***We should encourage a positive attitude towards seniors and more recognition of the contributions they make to Alberta society.*** Participants talked about the need to dispel myths about seniors and focus more on the positive contributions of seniors.

Symposium on Aging

Participants at the provincial Symposium on Aging listened to presentations from leading experts, identified themes and ideas, and considered three key questions:

- What needs to be done to prepare for the future?
- How can we encourage and promote the development of supportive communities?
- What needs to be done to encourage and promote healthy living and aging by Albertans?

Comments and ideas from Symposium participants focused on 10 key themes. The following provides highlights of the advice and ideas provided in each of those 10 areas:

- ***Education and awareness about aging issues***

  The importance of education and awareness was a consistent focus for Symposium participants. They stressed the need to increase awareness of healthy aging and to combat myths and misconceptions about seniors through a variety of different media including television, newspapers, advertising, health fairs, trade shows and the internet. They talked about the need to increase opportunities for lifelong learning, teach children about aging, promote retirement planning and respect for seniors, and train caregivers and volunteers to prepare for an aging population.

- ***Health and wellness***

  Participants talked about individuals taking responsibility for their own health, living healthy and active lifestyles, and making healthy life choices. At the same time, they stressed the need for better education for health professionals about aging-related issues and suggested providing incentives to promote wellness. They also identified the need to provide opportunities to maintain health through fitness and wellness programs, consider holistic and alternative approaches, maintain accessible, affordable, appropriate and coordinated health services, improve health services in rural areas, and expand respite for caregivers.

"While we expect that families – and especially women within these families – will continue to shoulder responsibility for caregiving – it is clear that family dynamics are changing, and we must change with them to support this vital resource. We must develop policies and programs for caregiving – not as a children's issue or a seniors' issue – but as a family issue."

North Carolina: A Leader in Aging. The 1999-2003 State Aging Services Plan, North Carolina Department of Health and Human Services, March 1999

- ***Responsible and effective financial planning and support***

  Participants talked about the importance of financial planning and support, both by individuals and by government. They supported assistance to people in need to ensure their basic needs are met, but felt this should be related to people's income. Incentives such as tax breaks for savings or RRSPs should be in place to encourage people to plan for retirement. Early financial planning should be encouraged. Pension plans should be reviewed to ensure they are appropriate, portable, and equitable. Participants also suggested better financial compensation and training for home care workers, support workers and volunteers, and financial incentives for family caregivers.

- ***Appropriate housing and safe and supportive infrastructure***

  Participants at the Symposium talked about the need for choice and for flexible, innovative and affordable housing options. They said adequate subsidized housing should be available for lower income seniors and transportation should be affordable. They also suggested that bylaws, zoning requirements, regulations and building codes should be reviewed to ensure appropriateness and flexibility for seniors. Facilities, transportation and other infrastructure should be safe and community-oriented. Some suggested that financial incentives should be available for developers to encourage them to build appropriate seniors' housing and infrastructure. Others talked about the need to maintain a clean environment. Participants also suggested that legislation, regulations and guidelines should be in place for safety requirements, fraud prevention, and accessibility for people with disabilities.

- ***Integrated and supportive communities***

  Participants stressed the need to develop communities that support seniors and value their contribution to the community. They suggested finding ways of using seniors' strengths and skills through mentoring and role models, intergenerational programs, seniors helping seniors, "adopting" seniors, seniors monitoring playgrounds, and other innovative ideas. They talked about the importance of maintaining tolerance and respect for one another, for older people and for cultural differences. Strong support networks are important for people as they age, including family members, neighbours and friends. Recreation, social programs, activities and seniors centres are good ways of keeping seniors active and involved in their communities. Participants also said support services should be available in communities and in people's homes and they suggested that more services are needed in rural communities. There was strong support for the important role volunteers play and the need to support volunteerism, community involvement and participation.

- ***Workforce, employment and retirement***

  Symposium participants suggested there should be a new approach to retirement, where retirement is based on a person's desire and abilities to keep working rather than his or her age. They stressed the need for providing more flexibility in the workplace and placing more value on older workers. Participants said there should be incentives for employers to encourage diverse hiring policies, support health and wellness programs for employees, and reduce workplace stress. Others said that government should encourage immigration of younger workers and open opportunities for multicultural professionals in areas such as health care.

- ***Personal involvement and self-sufficiency***

  Symposium participants said that people should take responsibility for themselves including their health, financial security, personal potential and life skills. They encouraged people to have a positive attitude and outlook on life, to empower and educate themselves, realize the positive possibilities of aging, and get actively involved in volunteering. They also said that older people should get involved in their community by participating in government, holding public office, voting, writing letters, and participating on committees. Additional resources should also be available to support independent living.

- ***Responsible government planning and policy development***

  There were several suggestions about the need for responsible planning to prepare for the impact of an aging population. Some suggested a provincial seniors advocate program should be developed. Others said there should be adequate funding for social programs, housing, transportation and health care. At the same time, participants said it was important to maintain government fiscal responsibility. Participants suggested reviewing current programs to ensure those programs are appropriate to meet future needs, initiating long range planning in partnership with stakeholders, and preparing a five to 10 year plan. Public and community members should be involved in planning and implementing programs. Participants also stressed the need to create more positions in geriatric medicine, nursing and psychogeriatrics.

- ***Partnerships and collaboration***

  Partnerships among government, business, community agencies and organizations were supported as an effective way of sharing ideas and generating solutions. Participants said there is a need for better communication among seniors and professionals and a need to educate business about the needs of seniors. Senior mentoring programs with government and industry partners also were suggested.

"We need to encourage seniors to run for office. The 'lived experience' would assist legislators to develop an appreciation of issues confronting seniors."

Survey respondent

"Each of us, regardless of age, depends on others in our lives for care and support....Seniors, as with other age groups, can be givers and receivers of support. Seniors help their families in many ways, from giving emotional and financial support to caring for grandchildren, spouses and other family members."

Aging Together – Planning for the Future, Fall 1999

- ***Information dissemination***

  With an aging population, Symposium participants recognized the need for better information and awareness about the variety of programs and services available in communities. They suggested that resources and information about seniors' services and benefits should be easily accessible through "one-stop" shopping services targeted to meet seniors' needs.

In addition to these highlights, the Committee also reviewed many specific ideas and suggestions made by Symposium participants. See Appendix D for a list of other sources of information and how to obtain them.

Survey Highlights

A number of ideas came from people who responded to the Committee's survey. Many of the suggestions were similar to ideas that came through the focus groups or the Symposium. These suggestions focused on health care services, healthy lifestyles, wellness promotion, housing, education and awareness, support for family caregivers, retirement and employment, personal financial planning, supportive communities, and government's role in planning for an aging population. The following provides highlights of specific ideas expressed by those who responded to the survey:

- Expand research on medical issues related to aging. Develop a database of "best practices" and ideal treatments for older people at different ages.
- Reward healthy choices and encourage people to be more responsible for their own health.
- Provide more support for family caregivers. That includes flexibility in the workforce so people can take time off to care for aging family members as well as financial assistance or incentives such as tax breaks, sabbaticals, or eternity benefits to allow time off work. People also suggested relief workers for family caregivers, more day programs, and training and support for family caregivers.
- Establish specialized geriatric assessment centres in major areas with satellites in smaller communities.
- Encourage more housing options such as seniors' suites and cottages, granny suites, senior-operated groups to assist seniors in their homes, and other more innovative options. Open more homes for shared living arrangements.
- Consider new ways of planning for pension programs including a financial "thrift" plan for people to fund their own retirement, a

national pension plan in addition to the Canada Pension Plan, or an Alberta Pension Plan instead of CPP.

- Address infrastructure and access issues including re-developing central areas to accommodate seniors' needs, increasing access to transportation, improving accessibility through building design, and ensuring that streets, community buildings and businesses are "barrier free," wheelchair and walker friendly.
- Make responding to the impact of an aging population a priority. Start planning now, including anticipating the need for programs, services and facilities, building a financial reserve to address changing needs as people age, and ensuring that programs are accessible "to the poorest, most vulnerable and disadvantaged."
- Discourage early retirement and make retirement options more flexible.
- Provide incentives for communities to establish and expand programs and services for an aging population. These incentives should be given to non-profit organizations such as seniors centres, churches, schools, libraries and seniors' residences.
- Fund communities to research and assess the needs of seniors on a local basis.
- Provide information, education and referral services through a single point of entry in each community.

In addition to those who responded to the survey, a number of individuals and organizations chose to send written submissions to the Steering Committee. These submissions provided more in-depth perspectives on issues related to healthy aging and active wellness, substance abuse prevention, palliative care, diabetes, volunteerism, and aging adults with developmental disabilities.

Summary of Related Literature

There are numerous articles, reports and books on the topic of an aging population and the actions researchers, experts and policy developers suggest should be taken to anticipate and respond to the impact.

The Committee reviewed selected articles and reports from Canadian, American and international sources. A list of those references and a summary of the key highlights is included in Appendix C.

A key message from many of these studies and reports is that aging is not likely to be the "crisis" some had predicted. In fact, many articles and studies suggest that the aging "crisis" has been overstated. Many researchers suggest that aging is a manageable phenomenon which may require some action but also will bring many benefits to society.

In terms of specific directions, key ideas from the literature include:

Informal caregivers and volunteers

- Continue to support family responsibility and encourage tomorrow's children to care for their elderly parents
- Recognize and support informal caregivers
- Promote volunteerism and recruit more volunteers
- Provide increased training for volunteers
- Consider different ways of compensating informal caregivers and providing more access to home care and respite care
- Provide more flexible employment arrangements for employees who are looking after a family member
- Amend the drop-out period for the Canada Pension Plan to reflect the time people spend caring for an aging family member.

Respecting cultural diversity

- Provide culturally appropriate training for professional caregivers and volunteers
- Provide health care and health promotion programs in a variety of languages.

Education and awareness

- Encourage training and education for people working with older people
- Shift the focus of education from formal courses and programs to lifelong learning as a way of promoting and encouraging active engagement with life
- Develop measures to assess the economic contributions of seniors.

Financial planning and security

- Expand education programs at the elementary and secondary levels to include information about financial planning and decision making
- Encourage all workers to contribute to a retirement savings plan and save for their retirement
- Consider new approaches to pensions including a three-pillar retirement system consisting of a mandatory, publicly managed and tax-financed pillar, a mandatory privately financed pillar, and a voluntary component for people who want further protection
- Consider intergenerational equity and fairness in future pension planning

- Encourage Canadians to develop their own financial wellness plans
- Double the contribution room for RRSPs and eliminate the foreign property rule for RRSP investment.

Providing support to low income seniors

- Take steps to improve the economic situation of seniors by combating the causes of poverty and financial dependence during retirement
- Revise the government transfer system so that seniors with the lowest incomes receive enough money to make an appreciable difference in their quality of life
- Make poverty reduction a primary goal
- Tighten the criteria for Old Age Security and Guaranteed Income Supplement so that the benefits go to those who need them most.

Health and health care

- Enhance opportunities for home care and community-based care
- Shift the focus to wellness and improved quality of life
- Consider the need for recruiting and training health care professionals and setting priorities on health research
- Continue efforts to forecast health status and disability at older ages to make more accurate predictions of health and continuing care costs
- Develop a more appropriate balance between institutional care and care in the home, between family care and formal systems of care, and between medical treatments and other support services
- Consider the "whole" health needs and wishes of an older population and shift the power to seniors themselves
- Empower people to take responsibility for their own self-care
- Expand health promotion programs to prevent or reduce disability rates.

Housing

- Address the increasing demand for seniors' accommodation in Alberta
- Respond to the need for more flexible options and choices for people as they age
- Expand supportive living arrangements, since research shows these arrangements are associated with greater well-being, provide improved opportunities for good nutrition and social interaction, and provide residents with an increased sense of security and peace of mind

"Research needs to be conducted; ideas need to be debated, pilot projects need to be launched, lessons from other countries need to be examined, and tough decisions need to be made – all before the boomers start turning 65. In short, there is much to do and now is the time to do it."

Profile: Alberta's Knowledge Based Business Magazine, Robert Roach, Spring 2000

"... we can imagine a future in which there is a substantial increase in lifelong education, a comparable increase in leisure time during the years of employment and child-rearing, and a reduction in the years of complete retirement. Late life in this imagined future shows a mixed pattern – education continuing but diminishing, formal work also reducing but not vanishing, and leisure increasing gradually in old age."

Successful Aging, John W. Rowe and Robert L. Kahn, 1998

- Address affordability issues so that low income seniors have access to supportive living arrangements
- Provide support services within a supportive housing environment focused on the individual's needs not the type of housing.

Supportive communities

- Continue to promote the establishment of multipurpose seniors' centres
- Encourage more comprehensive planning at the regional and local levels
- Promote intergenerational communities that offer choices for meeting the future needs of residents and supporting the ability of older people to live independently
- Encourage community-based organizations to provide meaningful opportunities for political, social and recreational involvement for all residents.

Labour force

- Develop "pro-work" policies to encourage employers to retain older people in the workforce. Provide incentives for older workers to remain in or return to the workforce and reduce incentives for early retirement
- Introduce a new concept of retirement whereby retirement is defined by people's desire and abilities to keep working rather than by age
- Develop a future workplace characterized by flexibility and ready access to training and lifelong learning
- Increase the retirement age with full benefits to 70.

Transportation

- Work with consumer groups to plan for adequate transportation for seniors
- Address the competency of older drivers from a public safety standpoint
- Change road and highway design features to reflect the needs of older drivers
- Reduce social isolation by providing better access to transportation for older people in rural communities.

Vision and Principles

The Committee learned a great deal from the extensive consultations, opinions of Albertans, and a number of studies and reports. All of that information helped shape the Committee's views and its recommendations. But before those recommendations are presented, it is important to consider the vision we want for an aging population and the principles that should guide the choices we make.

In the Committee's first report – ***Report A: Review of Current Government Programs and Services*** – the Committee set out a vision and several guiding principles. The vision and principles continued to guide the work of the Committee and are particularly important as a context for the Committee's recommendations.

Vision Statement

Our vision for an aging society is one where Albertans have a sense of pride in healthy aging and which allows them to live independently in a safe and supportive environment.

Guiding Principles

1. ***Responsibilities***
   - Individuals, supported by families, have the primary responsibility for meeting their basic needs
   - Communities provide the necessary supports to individuals and families to encourage the participation and inclusion of older people in their communities
   - In addition to their leadership role of ensuring the safety and protection of all citizens, governments provide adequate support to those unable to provide for their own basic needs.

2. ***Healthy Aging***
   - Supports the full, active participation and integration of older Albertans in their communities and their province
   - Encourages older Albertans to share their knowledge, skills, values and life experiences for the betterment of their communities

- Provides programs and services that assist older Albertans in maintaining their physical, mental, emotional health and well being while remaining in their communities.

3. ***Independence***
   - Supports the dignity of older Albertans and encourages respect by ensuring that older Albertans have the right to be in control of decisions affecting their lives
   - Supports effective communication with older Albertans by providing necessary information on programs and services to allow informed decision making
   - Supports the provision of adequate income to cover basic needs to allow older Albertans to participate in their community and province
   - Encourages the development of living environments that are safe and adaptable to changing needs and that reflect personal preferences.

4. ***Role of government***
   - Government encourages Albertans to plan and prepare for retirement and old age
   - Government encourages Albertans to remain healthy through the promotion of health and prevention of illness, injury and disease throughout their lifetime
   - Government is collaborative and coordinated across provincial government departments, with other levels of government, and with key stakeholders
   - Government should be cost effective and sustainable over time
   - Government facilitates the development of care options to allow older Albertans to remain in their communities.

Overarching Messages

In preparing its recommendations, the Committee considered not only the vision and principles, but also a number of important messages that cut across all of the major themes identified by the Committee. These messages set an important context for the recommendations.

- To make the most of their senior years, ***people need to take steps to stay healthy***. All of us make choices that affect our lives and our ability to live longer and healthier lives. As Alberta's population ages, individuals need to take responsibility and commit themselves to healthy lifestyles including proper nutrition, physical and mental

exercise, moderation, and social interaction. This is, first and foremost, a responsibility of each individual.

- ***Individuals and families have primary responsibility for their own lives*** and for meeting their basic needs. That doesn't change as people age.

- As they age, ***people should continue to be able to maintain their independence***, make decisions about their own lives, and have choices in where and how they live and the risks they are prepared to take. Too frequently, we equate aging with dependence. In fact, the vast majority of seniors continue to live active and healthy lives and are fully capable of making decisions on their own.

- At the same time, ***being independent does not mean people should be isolated***, abandoned or left without the support they need in the community. As they age, people should be able to access the services they need, receive support from family and community members, and continue to be engaged in their communities.

- Programs and services should, to the extent possible, ***allow people to remain in their own homes as long as possible***. Throughout this report, when we refer to "own homes," we mean a wide range of places where people live including rental or owned residences, their own houses, condominiums, apartments, or other supportive housing arrangements. In the future, a smaller proportion of older people are expected to live in continuing care centres or other facilities that take them out of their own homes and communities. That means people shouldn't have to move frequently as their needs change; programs and services should be more readily available in people's homes and communities.

- ***Programs and services should reflect the cultural and ethnic diversity of Albertans***. Albertans come from a wide variety of different cultures and ethnic groups. They have different languages, beliefs, customs and values and different attitudes to aging. These differences need to be respected and reflected in programs and services for an aging population. People with physical and mental disabilities, immigrants, Aboriginal people, and other groups in our society will have different needs and different expectations as they age. These factors need to be considered in a wide range of policies that reflect the impact of an aging population.

- ***Communities across the province are different and they are changing***. Some communities are growing rapidly while others are struggling to sustain basic services. Flexible approaches are needed to recognize and reflect the difference in communities and their ability to respond to the needs of an aging population.

"The notion of responsibility is embedded in the ethic of care. Clearly, we all have rights as citizens. And it is essential for governments to protect these rights. But we also have responsibilities as citizens – obligations to each other, our families, communities and the environment. Responsibility is an equally important part of citizenship."

Strategies for a Caring Society, Sherri Torjman, 1998

- ***Programs and supports for an aging population have to be sustainable***. Individuals, families, communities and governments have a responsibility to share in the development, delivery and costs of programs and services. Those who can afford to pay for some services and support should be expected to share in the costs while government should be responsible for ensuring that people with disabilities and those who have low incomes get the care and support they need. People also should prepare for their own future financial security. With increasing life expectancy, people can expect to live longer than in the past. That means they need to prepare for the possibility that they could outlive their limited savings and face financial difficulties as their costs of living go up but their incomes remain the same. People need to anticipate these challenges and begin preparing for them early in their lives.

- ***Aging applies to everyone***. This isn't just a report about seniors. It's a report about the future of the province and the impact aging will have on all of us.

Themes and Recommendations

Key Themes

The Committee's recommendations have been organized around the following eight themes:

1. Encouraging wellness, healthy lifestyles, and good health care
2. Preparing for financial security
3. Providing more flexible options for work and retirement
4. Ensuring safe, affordable and appropriate housing choices
5. Encouraging supportive communities
6. Recognizing and supporting informal caregivers and volunteers
7. Preparing the workforce for an aging population
8. Expanding education opportunities.

Scope of the Recommendations

While the Committee's recommendations address a wide range of issues related to the eight themes, it is important to note that more work needs to be done to understand and respond to a number of specific issues. The Committee is aware of a number of additional issues but was not in a position to develop recommendations in the following areas:

- mental health and the expected increase in dementias
- elder abuse
- the impact of aging on people with disabilities, on older prisoners, and disabled children of seniors, and
- a variety of health and housing issues specific to Aboriginal people.

We suggest that further work should be done in those areas with the participation and advice of people who are directly affected.

Readers will note that in some cases, specific responsibility for following through on the Committee's recommendations is identified. A subsequent section of the report specifically addresses the role and responsibilities of the provincial government in addressing the

"Responsibilities for ageing issues therefore span numerous departments and programmes at multiple levels of government. They touch a diversity of actors including private and voluntary institutions. Even at its most focused, a national government would have difficulty in co-ordinating a set of policies to meet such a complex problem. It is all the more important to develop a strategic framework to get reforms underway, establish priorities, build public understanding and coordinate reforms in different areas."

Maintaining Prosperity in an Ageing Society, The Organisation for Economic Cooperation and Development, 1998

implications of an aging population for government programs and services. In many cases, however, it is a joint responsibility of all of us – individuals, families, organizations and agencies, community groups, seniors groups, and governments at all levels – to consider and take action on these recommendations. It certainly will require the combined efforts of all Albertans to respond and to build a society that appreciates, values and takes advantage of the opportunities an aging population will bring.

"Health is not simply the absence of illness. Contemporary views consider health as a positive resource for living and recognize the range of social, psychological, economic, physical and environmental factors that contribute to health."

1999 and Beyond: Challenges of an Aging Canadian Society, National Advisory Council on Aging, 1999

1. Encouraging wellness, healthy lifestyles and good health care

The Committee consistently heard about the importance of maintaining good health. Healthy and active lifestyles, participation in community and family life, social interaction with friends and different groups, good nutrition, mental and physical activity, and prevention of illness and injury are all important ways for Albertans to maintain their health and independence as they age.

The Committee believes that maintaining good health is primarily the responsibility of individual Albertans. As Alberta's population ages, individuals will need to commit themselves to taking active steps to maintain their own health. At the same time, we also recognize that people's health is affected by a number of factors including the quality of the environment, workplace health and safety, genetics and hereditary factors, culture and access to quality health services in communities and in hospitals.

While good health is much more than access to health services, the Committee also understands that as the population ages, it will be increasingly important for older people to have access to community health services, prevention programs, palliative care programs, respite care and day programs, and quality health services when they need them. In the future, we envision continuing support for the Canada Health Act, a public health system that grows and adapts to meet changing needs, and continued expansion of health services in communities.

"Healthy aging is knowing how to take care of yourself (and) making informed choices."

Focus group participant

The Committee also heard concerns about the importance of improving coordination in the health system, the role of physicians and how they are paid for their services, and the importance of sharing information and ideas across the health system.

The long term care report, ***Healthy Aging: New Directions for Care***, outlined a number of recommendations specific to future health care services for an aging population. We support those recommendations and encourage government to move forward with implementation.

Recommendations

1.1 Ensure that, as people age, they have well-coordinated access to a range of integrated health services including home care, community programs, continuing care, and hospital care.

Trends and information summarized earlier in this report point to people living longer, staying healthy and active, and remaining in their own homes as long as possible. Trends also point to the development of supportive housing options and a smaller proportion of people needing to move to continuing care centres. These trends suggest that, in future, there will be more emphasis on providing the support people need to retain their independence, including home care, access to a range of services in the community, support for informal caregivers, and well-coordinated care from a variety of providers and agencies in the community.

Currently, there is a wide range of services available to seniors, but frequently those services are fragmented and not well coordinated. ***Healthy Aging: New Directions for Care*** recommended that a "coordinated access process" be put in place to assess individual seniors' needs and ensure appropriate referrals to a full range of continuing care services. The Committee supports this recommendation. A coordinated process would reduce duplication, assess people's needs in a more comprehensive way, and ensure that they are referred to the services they need, whether those services are provided by the health system or by other professionals, groups, agencies or organizations. Resource centres for seniors discussed in later sections of this report can also play an important role in providing information about the variety of services available.

Looking ahead, the Committee also expects there will be a growing need for home care services to support people as they age. That includes not only health-related home care but also home support to help with personal care, bathing and housekeeping, and social interaction. Meeting this need is a shared responsibility involving individuals, the provincial government, regional health authorities, the private sector and community organizations. Steps have been taken in the past few years by regional health authorities and the provincial government to expand home care services, however, we expect that the demands for home care will significantly increase with an aging population. As more people choose to remain in their own homes and new supportive housing developments are built, it is important to anticipate and plan for continuing expansion of home care services.

"It is important to stress that the high health care needs of seniors should not be seen as a burden. We should be proud that we have access to sophisticated health care services that allow us to live longer and more fulfilling lives than our ancestors."

Profile: Alberta's Knowledge Based Business Magazine, Robert Roach, Spring 2000

"The stuff of science fiction scant years ago, a new world of healing is within the sights of mainstream researchers. They see genomic knowledge, along with new therapies already in the research pipeline, producing better treatments – in some cases even cures – for conditions ranging from Alzheimer's disease and arthritis to some types of cancer, diabetes, heart disease and stroke."

Maclean's, Mark Nichols, January 10, 2000

1.2 Ensure that policies on health care coverage and benefits respond to the changing health needs of an aging population.

Looking ahead, we can expect people's health needs to change for a variety of reasons including new information about how to stay healthy, better ways of dealing with chronic health problems, new technologies, treatments and medications. While concerns today may focus on specific health concerns or coverage for certain treatments, health needs in ten to twenty years may, in fact, be very different. The key point is that government should continue to review and adjust its policies on health care coverage and benefits to ensure that the policies reflect and address the changing health needs of an aging population.

1.3 Continue to expand health services which support informal caregivers and help seniors remain in their own homes.

With more people remaining in their own homes as they age, many spouses, family members and friends will be directly involved in caregiving. That means there will be an increasing need for support programs for those caregivers, including expanded home care, respite programs (programs that provide temporary care and give the informal caregiver a "break" from his/her responsibilities), day programs (programs that provide care on a daily basis and help with personal care, bathing, rehabilitation, and other services) and palliative care programs. Regional health authorities are responding to these needs through a variety of innovative programs and should continue to expand these support programs in the future. More discussion about the important role of informal and family caregivers is included under Theme 6.

1.4 Provide better communication and more accurate information about effective ways of preventing illness and injuries.

People are looking for accurate information about the most effective ways of staying healthy, whether that's eating healthy diets, maintaining an active lifestyle or taking steps to avoid injuries. Often, the information they receive is confusing and inconsistent and may not be based on sound research evidence.

The government, regional health authorities and society in general all have a role to play in ensuring that people have access to reliable health information. That could mean providing health information lines, websites, or working with seniors resource centres to make sure reliable information is available. People also should be encouraged to ask questions about the health information they receive, use reliable sources, and check with credible experts in health before they accept the information and act on it.

1.5 Expand education programs to assist seniors in monitoring and maintaining their health.

As people take an active role in staying healthy as they age, we can expect the need for education programs to grow. Changing technology and new developments in medications and monitoring mean that many tests which once could only be done by physicians or in laboratories can now be done by individuals in their own homes. That includes blood pressure, blood sugar tests, breast self examinations and other screening tests. As more of these home tests become available, people will need better education on how to properly administer the tests to avoid incorrect results and when they should administer tests themselves or check with a doctor or other health provider. Health care providers can also play an important role in making sure people are well informed about the correct way of administering tests at home. Combined with these monitoring tests, there also will be increasing opportunities to provide people with information and education about risks to their health, services in the community, and the most effective ways of staying healthy. Innovative approaches should be considered including videos, CDs and the internet. Community resource centres for seniors can also play an important role in meeting the education needs of an aging population. (See recommendation 5.2)

1.6 Expand flexible and innovative ways of improving access to health services in remote and rural parts of the province.

Accessibility to health services is a problem in remote parts of the province and will continue to be an issue as Alberta's population ages. Steps are being taken to introduce telehealth and telemedicine, using technology to link patients and health care providers to specialists and diagnostic services in major centres in the province. Mobile clinics can be used to bring doctors and nurses to communities on a regular basis. Nurse practitioners and other health providers can also play an expanded role in providing health services, especially in smaller communities. The Committee encourages government and regional health authorities to continue to expand these approaches.

2. Preparing for financial security

In addition to good health, a critical factor for an aging population will be people's ability to live independent and financially secure lives. The Committee believes that individuals are primarily responsible for their own financial security. That means being well prepared, starting young, anticipating financial needs after retirement, and managing resources so people can enjoy a good lifestyle in their older years.

"We have moved quickly into an era of increased individual responsibility for choices that affect the aging and well-being of individuals and their families. With this responsibility for choice comes the responsibility to learn continuously and to make choices that are as good as possible. It is the corresponding responsibility of business and government to provide complete, accessible information on which individuals and their families can base these choices."

The Future of Aging in North Carolina: Responding to the Challenges and Opportunities Presented by Baby Boomers at Mid-Life, North Carolina Department of Human Resources, The Division of Aging, 1997

While individuals and families are primarily responsible for their own financial security, the provincial and federal governments also have key roles to play. The federal government provides Old Age Security payments and the Guaranteed Income Supplement. The federal government also administers the Canada Pension Plan, with contributions from individuals and their employers. The provincial government provides support to low income seniors through the Alberta Seniors Benefit. For many seniors, these programs are critical to their financial security and allow them to maintain their independence and live secure and dignified lives. For that reason, it is important for these programs to continue. Other government programs such as Alberta Aids to Daily Living and programs for people with low income and other special needs are an important part of the province's "social safety net."

Appendix E provides a comparison of benefit programs for seniors available in different provinces. While comparisons are difficult because of the wide range of programs and services and the scope of different benefits, Alberta's package of benefits compares favourably with other provinces.

The Committee believes that Alberta's programs should be adjusted on an ongoing basis depending on increases or decreases in seniors' cost of living. The adjustments should ensure that the amount provided is sufficient to meet seniors' needs and allow them to age in place.

One of the primary goals must be to ensure that older people do not live in poverty.

Recommendations

2.1 Expand financial planning education for Albertans of all ages.

Because individuals are responsible for their current and future financial security, steps should be taken to promote good financial habits including living within your means and managing expectations, so people are then able to enjoy the rewards of financial security. Young people should be encouraged to start saving early. People of all ages should be strongly encouraged to develop comprehensive individual financial plans and invest in Registered Retirement Savings Plans and other financial tools to help prepare for retirement. Financial planning education should be a shared responsibility among individuals, families, schools and post-secondary institutions, governments, and the private sector. A key message is that it is never too late to start financial planning – even older people can benefit from a sound financial plan.

Older people also should be encouraged to assess their resources, including their assets and income, on an ongoing basis. Seniors often have a significant investment tied up in their homes, but have

difficulty meeting their daily expenses because of limited income. Less costly and more appropriate housing options could allow these people to improve their quality of life and continue to retain their independence.

While individuals are responsible for their own financial plans, many people seek the advice and assistance of private sector companies. Too often, older people are taken advantage of or are vulnerable to fraud, scams and inappropriate financial advice. The Committee believes that government has an important role to play in consumer protection and in ensuring that private sector companies and individuals providing financial advice meet standards set by governments and professional organizations.

2.2 Regularly review and adjust the Alberta Seniors Benefit.

The Committee believes that the Alberta Seniors Benefit should be reviewed and adjusted on an ongoing basis to ensure that it continues to meet the needs of seniors, reflects changes in costs and achieves the goal of ensuring that older people do not live in poverty.

Specifically, the Alberta Seniors Benefit should be adjusted to:

- redefine the thresholds for support
- establish an annual adjustment factor based on changes in the cost of living
- develop a "market basket" approach that more accurately reflects the costs of meeting seniors' housing needs. The market basket should include:
  - mortgage/rent
  - home insurance
  - property taxes and utilities
  - adaptations to seniors' homes including those required for security and monitoring purposes
  - maintenance, repairs and upkeep
  - transportation costs
- consider regional factors such as economic growth, remote locations and differing costs of living
- review the disincentives involved in adjusting seniors' benefits to reflect short term increases in income.

The market basket approach recognizes a number of factors that directly affect the basic costs of housing. It also includes a clear recognition that seniors may need adaptations to their homes, including devices to monitor their health and safety, and also face

"Older adults who have already retired cannot redo the financial decisions of a lifetime, but there are certainly options available to them for making the most of the resources they have. Baby boomers, however, have 20 to 30 more years of productive work life in which to plan and save for retirement."

North Carolina: A Leader in Aging. The 1999-2003 State Aging Services Plan, North Carolina Department of Health and Human Servies, March 1999

costs for transportation to doctors' offices, community programs and other appointments. The Committee consistently heard concerns that, while people may own their own homes, they face increasing costs for insurance, utilities and regular maintenance. The market basket of goods responds to those concerns and is consistent with the results of the ***Cumulative Impact Seniors' Shelter Cost Study*** referred to earlier in this report.

2.3 Maintain support for the Canada Pension Plan and encourage adjustments to ensure its long term viability.

The Canada Pension Plan provides an important source of financial security for many seniors. With changing workforce patterns, more self employed people and short term work or contract work, many older people will not have the benefit of employer-sponsored pension plans and will be more dependent on CPP as their major source of pension support. As Alberta's and Canada's population ages, governments must continue to take steps to ensure stability, good management and future viability for the CPP. The Committee does not recommend any changes to the current age eligibility requirements at this time. However, the requirements should be reviewed regularly to ensure that they reflect changes in Canadian society, especially in the workplace.

2.4 Review private and public sector pension plans to ensure they are flexible and portable.

In future, people are more likely to change jobs or careers several times during their working lives. More flexible approaches will be needed to take into account that reality as well as the growing number of Canadians who will work most of their lives in contract positions, in part-time or term-certain positions or be self employed. Pension plans should respond to these changing realities. Amendments made in 1999 to *Alberta's Employment Pensions Plan Act* expand the pre-retirement death benefits payable to spouses or other beneficiaries and allow people to draw a portion of their pension benefits while they are phasing in to retirement. While steps also have been taken to improve portability of some pension plans across provinces, especially in the public sector, further steps are needed to ensure that people can maintain their equity in pension plans as they move from one career to another.

3. Providing more flexible options for work and retirement

Older people have a wealth of experience and ideas to contribute and their ability to make a valuable contribution continues as they age. Traditional approaches to retirement too often lead to an absolute break between working and not working, from full time employment to full time retirement.

For a number of reasons, the Committee believes that more flexible approaches are needed. People should have more choices about how long they work and more flexibility in choosing different options to full time retirement or employment. When people retire, many are looking for new experiences and new working opportunities in a similar field, in a completely new field, on a volunteer, part-time or full-time paid basis. We also know that forecasts point to labour and skill shortages in a number of areas in Canada's and Alberta's economy. Older workers can continue to make an important contribution to the workplace, particularly if flexible opportunities are available. In addition, one of the keys to healthy aging is for people to remain actively involved and engaged in their community. Working is one way for people to remain active and engaged.

Recommendations

3.1 Encourage public and private sector employers to introduce more flexible employment policies for mature workers.

With an aging population, more flexible approaches are needed to avoid losing the extensive expertise and experience of older people and also to continue to engage these people in an active role in the workplace. Examples of flexible approaches include:

- Optional, phased in or delayed retirement with the mutual agreement of employers and employees, as part of their pension plan arrangements
- Changes in work status including part time work, job sharing, contract or project work, or work from home
- Reassignment within a company to facilitate a voluntary transition to retirement including changes in responsibility, fewer and more regular working hours, or less demanding positions
- Mentoring programs where older, more experienced workers lend their expertise and mentor less experienced employees
- Considering hiring and promotion practices so that employers continue to value maturity and experience in their decisions
- Employee leaves of absence for caregiving.

"Age 65 has been viewed for half a century as the normal retirement age. But now that arbitrary dividing line – originally drawn by the German leader Otto von Bismark more than 100 years ago – is rapidly becoming the late part of middle age. In an era when 79 year-old patients can receive heart transplants and 80 year-olds can go skydiving, can 65 be considered old?"

Legion Magazine, Pat Sullivan, May/June 2000

The Committee believes that a number of these flexible approaches will be necessary to continue to get the best advantage from Alberta's highly skilled and aging workforce. At the same time, we recognize that expanding benefits and introducing flexible work options can be more difficult in smaller businesses than in large ones. Governments at all levels have a leadership role to play in encouraging flexible approaches and implementing them with their own employees.

Current practices and policies tend to tie retirement to a specific age and discourage older people from remaining in the workforce. The Committee heard concerns that employers often are reluctant to hire older workers and some have policies that encourage their employees to retire early. The Committee also heard concerns about the changing nature of the workplace, including more people working in home-based businesses or in part-time or contract work. With an aging population, more flexible approaches to the concept of retirement will be needed. Instead of focusing on a specific age, retirement should depend on a number of factors and provide more choices for individuals and employers. The Committee supports a new concept of retirement whereby retirement is defined by a person's desire and ability to keep working rather than by age.

While trends in the past pointed to early retirement, several experts and studies now suggest that people should be encouraged to work longer. With longer life expectancies, early retirement may result in people spending a considerable portion of their lives outside the workforce. It also means that their skills and expertise can be lost to the workforce. New and more flexible approaches to the concept of retirement will be needed as Alberta's population ages.

In recommending flexible approaches to allow older workers to remain in the workforce, the Committee understands the need for balance. On the one hand, people should not be encouraged to retire just because of their age, particularly where they have a wealth of experience to provide. On the other hand, younger people need a chance to begin their careers or advance in their profession.

3.2 Expand information and training programs, especially for older people and others who are unemployed or under-employed.

The workplace and job market are changing rapidly. People need access to up-to-date information about future employment opportunities, trends in the marketplace, and the changing nature of work including home-based businesses, contract and short-term

project work. Government departments, professional associations and unions should work together to communicate and coordinate province-wide information about these trends.

In addition to the broader need for information, people can expect to change jobs or careers several times during their working life. The need for training and re-training will be a constant factor. While training programs are in place for younger workers, more needs to be done to expand opportunities for older people to gain skills and be able to continue to participate in the workforce. The Committee also heard specific concerns about training opportunities for older Albertans who are unemployed or under-employed. People who are working part-time or in positions where they are not able to use the full range of their skills and education, often are not able to access training and re-training programs that are specifically designed for people who are unemployed. More flexible training programs are needed.

3.3 Develop a strategy that communities and other organizations can use to establish a seniors' skills registry.

Many seniors would be willing to offer their skills and expertise in a number of areas whether that involves mentoring younger people, providing project leadership or expertise on a volunteer basis, or consulting services. With a registry in place, seniors could voluntarily list their skills and interests and the information would be available to governments, community groups, other seniors, organizations for seniors, and the private sector. Government, along with other organizations, can play an important role in developing a strategy or a comprehensive tool that would assist community organizations in developing these registries in their own communities.

"The knowledge, skills and expertise of retired and elderly Canadians ... can make a significant contribution to society. ... Retired Canadians ... have a wealth of knowledge they can share as business mentors for young people."

Strategies for a Caring Society, Sherri Torjman, 1998

4. Ensuring safe, affordable and appropriate housing choices

Housing, and the availability of safe, affordable and appropriate housing choices, is a major issue of concern to seniors today. As Alberta's population ages and expectations change, it will be important to address a range of housing needs on an ongoing basis.

The Committee's recommendations start from three fundamental principles.

First, seniors should be able to remain in their own homes as long as they have the desire and are physically, mentally and financially able. To support older people remaining in their own homes and communities,

"For all practical purposes, 95% of the seniors population is, and will be [living] for the next 30 years, in private dwellings."

Housing Alberta's Seniors in the Next 30 Years, David Baxter et al., 1999

all levels of government must recognize the importance of developing and supporting community-based programs, services, and flexible housing options. People can also take steps themselves to secure their financial independence as they age. For example, people who own their homes before they retire are in a better position to maintain their financial independence in their later years.

Second, everyone has the right to live with dignity in a safe and secure environment. This means that appropriate building standards should be in place and enforced. The standards should reflect the needs of seniors and apply to the various types of supportive housing arrangements. Increasing concerns by seniors about the safety and security of their housing arrangements need to be addressed, particularly as seniors may feel more vulnerable in their older years. It also means that seniors need to be protected from abuse wherever they live, whether they live in a continuing care centre, lodge or nursing home, group living arrangements or in their own homes.

The third principle is one of choice. Older people expect and deserve choices in where they live. Many seniors choose to remain in their own houses, or wherever they lived prior to their senior years. Some people suggest that older people should be encouraged to live in communities where there is a mix of people, young and old. This "integrated" approach means that seniors are not isolated from people of other ages, it supports intergenerational understanding, and it helps ensure that seniors are an active and valued part of their community. On the other hand, other seniors may choose rental accommodations, condominiums or other housing developments that are specifically designed and targeted for older people. The important point is that these choices should be available to seniors and they should have the support and information they need to make choices that are right for them.

While the Committee's recommendations apply to all Albertans, we also recognize the special housing needs of people with disabilities, Aboriginal people, and people with mental illnesses. The needs of these people should be explored further within the context of the Committee's overall recommendations.

The Committee's recommendations on housing are grouped into the following categories:

- Innovation
- Affordability
- Suitability and access
- Regulations, standards and quality control
- Partnerships.

Recommendations:

Innovation

4.1 Encourage the development of innovative supportive housing options to meet the needs of people as they age.

Increasingly, steps are being taken in many communities across the province to establish new supportive housing developments. These supportive housing options allow older people to remain in the same dwelling and the same community, with added levels of care and support available as their needs change. Many older people prefer these types of housing arrangements and trends suggest that there will be more demand for supportive housing arrangements as Alberta's population ages. This should be a joint responsibility of governments, private sector developers, non-profit organizations and communities.

4.2 Establish a provincial resource centre to provide a single source of information on innovative concepts and design ideas, technical advice, local land use bylaws, building codes and standards.

Across the province, a number of builders and communities are working together to design and build innovative housing developments. However, there currently is no mechanism in place for sharing those ideas. A provincial resource centre would provide expertise and advice to potential builders and contractors, share information about best practices, provide information about new building materials, and suggest other sources for additional information. The provincial government can play an important role in establishing such a centre and coordinating information and ideas. The centre could be a virtual centre established as a website and linked to sites in each municipality. The key point is that a provincial resource centre is needed as a catalyst and source of information for encouraging innovative housing designs.

4.3 Encourage and support ongoing research on new building materials and construction methods to maximize efficiency, ensure safety, and reduce building and operating costs.

People in the building industry, post secondary institutions, building associations and government have an opportunity to work together to support ongoing research on new and more effective, efficient and safe building materials and construction methods. The provincial government should act as a catalyst for ongoing research, working with industry partners and the academic and professional communities. Research and new developments could be encouraged through a variety of competitions or different ways of providing recognition for new building designs. Information from these research studies should be shared using the provincial resource centre proposed in recommendation 4.2.

4.4 Ensure better coordination of housing and health care in new housing developments.

It is important that housing developments anticipate and build in the capacity to meet people's increasing health care requirements. This is particularly important for supportive housing developments. The Committee heard concerns about the need for better communication among housing and health authorities, for-profit and not-for-profit agencies that provide supportive services, and governments. Regional health authorities, housing authorities and developers need to work together to provide better coordination and ensure that the housing and health needs of people living in these housing developments are met.

Affordability

As Albertans age, they need continuing access to affordable housing. As noted under recommendations related to Theme 2 – Financial security, the Committee recommends that the Alberta Seniors Benefit be adjusted regularly to reflect the actual housing costs to seniors. Adjustments to the Alberta Seniors Benefit are important, but there also is a need to address the supply of affordable housing in communities across the province.

4.5 Respond to the need for affordable housing for low and middle income seniors.

Currently, there is a need for additional housing for lower income seniors including people who live with incomes just above the low income thresholds. This demand is expected to continue for the foreseeable future as Alberta's economy continues to grow and our population increases. This is particularly a problem in high economic growth areas and in rural communities.

There are many different ways of responding to the need for housing for lower income seniors. Potential housing developers need to do appropriate market research to ensure that they understand the income levels of seniors and respond to the needs of people in the community. Innovative ideas and solutions need to be explored, including appropriate incentives, rent subsidy programs, and partnerships with the private sector and public community organizations. A number of creative solutions are being developed in communities across the province. In some cases, the provincial or municipal governments are providing land, lease arrangements or tax advantages while private sector developers and communities are raising funds to meet the building costs. These kinds of partnerships need to be encouraged and supported. Information about these partnership arrangements should also be available to communities through the recommended provincial resource centre (recommendation 4.2).

Suitability and access

The Focus Groups and the Symposium on Aging highlighted the need for housing developments that respond more appropriately to the needs and expectations of an aging population. People said they don't like to live or have guests "in their bedroom;" they prefer having one or two separate bedrooms. They prefer accommodations that feel more like a home. They also want opportunities for couples to remain together, even in cases where one member of the couple needs more intensive health care. Housing designs should take into account the impact of factors such as colour and light on promoting positive mental health and helping to address mental health issues seniors may experience, including depression.

Across the province, a number of new developments are responding to these needs, providing more suitable housing accommodations and providing a range of care so that couples can have their different needs met without having to live apart. More of these approaches are needed now and in the future as Alberta's population ages.

4.6 Plan flexible and responsive seniors' housing to accommodate a continuum of seniors' needs and ensure a smooth transition from one level of care to the next.

As people age, they need access to a flexible range of housing options that meet their changing needs. New housing developments should include designs that are flexible, more suitable to seniors' needs, and allow them to add services and respond to increasing health needs as people age. This includes providing a range of services such as meal services, support for people with dementias including Alzheimer's disease, and expanding personal services to include services similar to those provided in long term care facilities. It also includes anticipating the likely event that one member of a couple may need more health services than the other and ensuring that this can be provided without requiring couples to live in different places. A number of flexible approaches are being developed in the province and more will be needed as Alberta's population ages. In addition, especially in their later years, people should anticipate their own changing needs as they make decisions about their housing choices.

Housing developments should also respond to the diversity of people's languages and cultures and changing health needs. The criteria and policies for access to these housing developments should be fair and should reflect the diversity of Alberta communities. There also are a number of situations where older people want to move to a long term care facility or other housing development in another community so they can be closer to their

"The principle of aging in place means that seniors should be able to stay in their preferred living environments for as long as possible .... Adjusting services to changing needs would be more helpful than requiring a person to move to a new setting, ... Moving demands changes in lifestyle and disturbs links with the larger community, changes that can seriously affect how individuals feel about themselves and reduce their sense of wellbeing."

Dr. Veronica Doyle, Expert Speaker at Symposium on Aging, November 1999

families. If these people meet the criteria and there is room in the facility, they should have access on the same basis as someone who lives in that community.

As new developments are designed, it is important to build in design and safety features that anticipate people's changing needs as they age. That includes barrier-free design requirements and safety features, and innovative features such as grab bars that can be folded up or down as needed, emergency devices, and other innovative design features geared for people whose needs change as they age. Innovative approaches also are needed to provide suitable housing options for people with dementias including Alzheimer's disease. While frail older people with dementias may need to live in continuing care centres, more home-like environments can provide a more comfortable and secure setting for many older people with dementias.

4.7 Continue to support programs to assist seniors to adapt their homes as their physical needs change.

A number of programs currently are in place to assist lower income seniors to adapt their homes so they can remain at home with the support they need. This includes adaptations such as safety bars in the bathroom or wheelchair ramps. Similar programs are in place for building owners who make adjustments to housing developments. These programs should be maintained and reviewed to ensure that they reflect the changing needs of people as they age. The programs also should apply to different types of housing, whether seniors live in their own houses, in rental accommodations, condominiums or supportive housing arrangements.

"Healthy aging is being able to stay close to family members."

Focus group participant

4.8 Provide incentives and support for families of seniors who choose to live with their extended families.

Some seniors may choose to remain with their extended families rather than move into some form of supportive housing. In these cases, home adaptation programs should be available to allow people to adapt their homes so their aging parent or relative can live with them, to build a granny suite or create a separate suite in their own homes. Currently, bylaws in some communities prevent the development of these types of flexible options. Support also should be available through expanded home care, respite care and day programs. The Committee also heard concerns about inconsistencies between the kinds of support available for people in continuing care centres compared with support for those who choose to remain in their own homes or with their families. There is a perception that current funding arrangements provide an

incentive for people to move into continuing care centres. This issue should be addressed as part of ongoing reviews of funding and fees for continuing care centres.

4.9 Maximize the supply of subsidized housing for seniors and take steps to redevelop existing accommodations to ensure that they are suitable.

Currently, there are a number of subsidized housing developments across the province that are under-utilized because they are unsuitable and do not meet seniors' needs. That includes a number of housing developments for people with low incomes as well as lodges that may not be used to their maximum potential. Steps should be taken on an ongoing basis to renovate and update existing housing units to make sure they are fully utilized, provide appropriate safety and monitoring devices, and are suitable to meet the needs of an aging population. Creative partnerships with private sector developers should be encouraged.

To maximize the supply of subsidized housing, communities should be encouraged to look at existing space such as vacant or under-utilized schools or other public buildings to assess their suitability for potential conversion to subsidized housing developments.

Regulations, standards and quality control

Clear and consistent standards are necessary to ensure that future housing developments for an aging population respond to their needs and provide quality housing choices. At the same time, standards and regulations should enable cost effective housing designs, facilitate innovation, and not stand in the way of new approaches and developments.

4.10 Review and adjust building codes, health, fire and safety regulations, zoning, bylaws and management practices on an ongoing basis.

Keeping in mind the importance of health and safety regulations, the provincial and municipal governments should review their current bylaws and building codes to ensure that they are not barriers to reasonable, innovative and cost effective new building designs.

Steps also should be taken to plan for future housing developments for people as they age. Just as land currently is set aside for schools, hospitals, parking or public services, communities should consider similar approaches to anticipate and plan for seniors' housing developments. That could include reviewing their area development plans, zoning requirements and bylaws.

It is important to ensure that housing developments not only meet building quality standards but also that they are operated and maintained in a way that responds to and meets the needs of occupants. The Committee heard concerns about housing developments that were not meeting the needs of seniors or not being managed and maintained in a way that addresses their needs. Regional health authorities set health standards, but these vary across the province. Ongoing inspections by licensing boards should be mandatory to ensure that abuse is prevented and seniors' housing developments are well maintained, well managed and follow appropriate practices.

Partnerships

Addressing the changing housing needs of an aging population cannot be the responsibility of government alone. Nor can it be the sole responsibility of individual Albertans or private sector developers. Partnerships are essential and can be a cost effective way of ensuring that flexible, affordable and innovative housing options are developed.

4.11 Ensure that financial agreements among all parties are in place and financial support is available for partnerships in seniors' housing developments.

Partnerships are important, but they cannot succeed without the commitment and financial support from the various parties involved. Agreements should be in place among all the key parties to ensure that roles and responsibilities are clear. All levels of government must be involved and partnerships need to be supported by appropriate financial incentives. Developers need some assurances that projects are financially viable before they proceed. For example, a private sector developer proposing a small housing unit for people with Alzheimer's disease may need initial financial support or some assurances of a reasonable return on investment through rental supplements or other leasing arrangements. The costs of these types of arrangements would be less than the costs involved in people moving into continuing care facilities and would also encourage the kinds of flexible housing options that will be more in demand as Alberta's population ages.

4.12 Review and make appropriate changes to legislation to ensure that it encourages, supports and removes barriers to partnerships.

Existing legislation and regulations should be reviewed to ensure that they facilitate ongoing partnerships to address the housing needs of an aging population. Current legislation is fragmented and inadequate; comprehensive enabling legislation would provide a consistent approach and help facilitate partnerships in meeting changing housing needs.

5. Encouraging supportive communities

As Alberta's population ages, it is important for communities to anticipate and prepare for the active and important role seniors will continue to play. Many communities are taking action already, but in future, it will be even more important to take steps to respond to the changing needs of seniors, develop communities that welcome and support seniors, and encourage them to participate fully in the life of communities across the province.

A supportive community is one which:

- Offers choices to meet the future needs of all its residents
- Supports the ability of older people to live independently
- Provides opportunities for all ages and generations of people to participate in the life of the community
- Provides informal and formal supports so people can age in place
- Recognizes and anticipates the needs of people as they age including changing housing, security, transportation, recreation, shopping, and health care needs.

Supportive communities depend on supportive people – people who understand the value of people of all ages and cultural backgrounds, people who are willing to volunteer their time, and people who are committed and actively involved in their own communities. Individual Albertans should be encouraged to play their part in making their own communities supportive communities for an aging population. This includes a wide range of ideas from "adopt a senior" programs to simple acts of kindness to seniors when they need help or information. Seniors also should be encouraged to stay active and involved in their communities.

"All members of the community need to be involved, that includes the seniors and their families. More support groups, information lines, etc. need to be provided. At the moment, it seems like everyone has to find out for themselves and they keep recreating the wheel."

Survey respondent

"A sense of community and intergenerational interdependence must lead citizens to assume responsibility for themselves, their families and their communities. It must also lead them to accept responsibility for those who are less fortunate."

Population Aging and its Economic Costs: A Survey of the Issues and Evidence, Frank Denton and Byron G. Spencer, 1999

Recommendations:

5.1 Continue to encourage and support communities in developing safe and secure environments for future generations of Albertans.

Specific steps to provide supportive environments for an aging population include:

- Good lighting for streets and alleys
- Well maintained sidewalks, streets and roads
- Fully accessible buildings
- Better, more visible signage to assist older drivers
- Easy access to transportation services
- Access to medical and health services and other support in the community

- Adequate and accessible recreational facilities and community events
- Healthy and safe environments.

This is a combined responsibility of all levels of government, community planners and private sector developers.

5.2 Support and expand community-based resource centres for seniors.

Seniors centres have been established in many communities. These centres provide a valuable source of information, socialization and advice. Seniors' centres can play a role in providing access to education and information about a wide variety of issues including monitoring health and new health tests, support for caregivers, accessing appropriate services in the community, Alberta Seniors Benefit and other support programs. The centres should be easily accessible, offer programs and services that are targeted to the different needs of seniors, and reflect the diverse cultural and ethnic backgrounds of their community members. Consideration should be given to linking the centres with existing regional Community Development Offices, expanding these offices in more communities, and establishing virtual centres by using technology to link people to the information they need.

"Government has a crucial role to play ... But there are many actions that communities can and should take to solve problems and to improve the quality of life. In fact, there are some things that communities can do far better ... than governments."

Strategies for a Caring Society, Sherri Torjman, 1998

5.3 Support and encourage cooperation, partnerships and the use of shared resources and information among community organizations and agencies, regional health authorities and all levels of government.

At the community level, there are a number of different agencies, groups, organizations and levels of government involved in providing programs and support for seniors. In many communities, those different agencies and organizations work together to share ideas, information, resources and solutions. This kind of ongoing collaboration needs to be encouraged and supported. Better collaboration can result in better communication, reduced duplication, increased efficiencies and maximum benefits for everyone involved.

5.4 Locate seniors' housing developments in areas that are close to transportation services, shopping, health services and recreational programs.

As new seniors' housing developments are being planned, it is important to consider the location of that housing in relation to the changing needs of an aging population. As noted in recommendation 5.1, seniors' housing should provide easy access to transportation, shopping, health services and recreation

programs. This reflects the growing popularity of the idea of creating "villages" where people have access to a range of services and amenities within a short distance from their homes.

5.5 Address the transportation needs of an aging population, especially in rural communities.

The Committee consistently heard concerns about problems in accessing transportation, especially in rural areas. Seniors need timely access to transportation to allow them to get to medical appointments, treatment centres, shopping, recreational and other support programs. Innovative solutions are needed. Examples include grocery stores or shopping centres providing transportation to groups of seniors, use of school buses to provide transportation for seniors during the day, or partnerships among community groups, service organizations, governments and the private sector to provide transportation for groups of seniors. The Committee also heard concerns about the use and misuse of ambulances and the need to clarify policy on how and when ambulance services are required to transport people in non-emergency situations.

5.6 Expand recreational, social and cultural programs, facilities and events for seniors.

A key component of successful aging is for seniors to have opportunities to be active and involved in events, programs and the life of their communities. This is an important way of combating isolation, depression and loneliness. Individuals should be encouraged to be actively involved in their communities. Communities, seniors organizations and other community groups also need to work together to expand social and recreational opportunities. These opportunities should reflect the cultural and ethnic diversity of the community and provide opportunities for all generations of community members to participate together. Government can play a role in providing support for community facilities, Family and Community Support Services Programs (FCSS), and other innovative approaches.

5.7 Encourage businesses to become more understanding of and responsive to the needs of older people.

With an aging population, seniors will become an increasingly important component of the consumer marketplace. An aging population will also create new business opportunities in areas such as travel and tourism, transportation, home support and other specialized areas of interest to seniors. Businesses will need to understand and adapt to meet the needs of older people. That includes accessible buildings, staff who are trained to work with

"... as the Baby Boomers born after the Second World War hit their silver years, opportunities to provide them with goods and services they need will dominate the marketplace."

National Post, Diane Francis, February 3, 2000

"Seniors need to be involved in issues that affect them. There should be a better communications link between seniors and the government, one where both sides have an opportunity to speak and be heard."

Survey respondent

seniors, more "user friendly" telephone systems, home delivery services and accessible transportation. Many businesses in Alberta already are taking proactive steps to respond to the needs of older consumers.

5.8 Encourage seniors' organizations to continue to bring forward issues, concerns and ideas on behalf of older Albertans.

Alberta has a number of organizations, foundations, councils and societies that represent seniors or are involved in issues of concern to people as they age. These organizations should be encouraged to continue their important role in bringing forward issues of concern to an aging population and providing information and advice to seniors as well as to all levels of government.

"A supportive community is not one that simply provides services and programs. A truly supportive community is one in which everyone can participate with dignity and respect, one in which neither the physical nor the social environment creates barriers."

Dr. Veronica Doyle, Expert Speaker at Symposium on Aging, November 1999

5.9 Take action at the community level to ensure appropriate housing is available for older people who are hard to house.

In every community across the province, there are people who are hard to house for a number of reasons. They may have mental illnesses, low or no income or unhealthy lifestyles. Social housing is needed to accommodate these people. Too often, there is a negative reaction to housing these people in different neighbourhoods and communities. To prevent this type of reaction, communities should be actively involved in developing partnerships, bringing different agencies, organizations and developers together, and finding the best solutions. That also involves ensuring that community-based support systems that include social workers and neighbourhood programs are in place close to where these people live.

5.10 Promote and protect the personal safety of community members.

As people age, they often feel vulnerable and are more fearful of threats to their personal security and safety. Programs such as neighbourhood police programs, Neighbourhood Watch, Crime Stoppers and Rural Crime Watch are important ways of providing safe and secure neighbourhoods and protecting the safety of individuals. Informal supports such as "buddy" programs should also be encouraged at the community level.

5.11 Provide seniors with information and access to a wide range of specific inspection and support services to allow them to remain safely in their own homes.

The Committee heard concerns about seniors who remain in their own homes without essential health and safety measures. Some senior homeowners worry about problems with furnaces, water systems or windows. They may no longer be able to inspect their own basements or notice signs of problems. In most communities,

there are a number of inspection programs provided by police, regional health authorities and medical officers of health, municipal governments and community agencies. The Special Needs Assistance program for seniors also provides assistance to lower income people who need help with major repairs to their homes. Seniors and their families need to become more aware of the services that are available in their community. Information about these services should be available from seniors' resource centres as outlined in recommendation 5.2.

6. Recognizing and supporting informal caregivers and volunteers

As Alberta's population ages, we can expect more and more people to take on the role of informal caregivers – providing care to an aging spouse, parent, relative or family friend. This is more than just an Alberta issue. Trends indicate that over the next 10 years, nearly 37 million baby boomers across North America are or will be facing the role of family caregiver.

Informal caregivers and volunteers provide an invaluable service not only to the person they are caring for but also for the entire community. They take responsibility not only for providing care but also for transportation, accessing services, talking with health and other professionals, and helping with decisions. These people deserve recognition and support in the community.

Some facts about informal caregivers

- In 1996, about 2.1 million Canadians looked after older family members or friends with a long term health problem.
- Six out of every ten of these caregivers were women, and they spent five hours a week on care-related tasks compared with three hours for men.
- Caregivers were, on average, in their mid-40s and over two-thirds were in the paid workforce.
- The majority of caregivers look after a parent or parents; 55% were caring for an elderly parent and 39% were caring for a friend, sibling or other family member.
- Economic consequences of caregiving can include putting off plans for education or training, declining a job offer, turning down a job transfer or promotion, absenteeism from work, altered work schedules and increased out of pocket expenses.

Frederick, J.A. and Fast, J.E. *Eldercare in Canada: Who does how much?* (1999) Canadian Social Trends: Statistics Canada No. 54. pp. 26-30.

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Frederick, J.A. and Fast, J.E. *Eldercare in Canada: Who does how much?* (1999) Canadian Social Trends: Statistics Canada No. 54. pp. 26-30.

"Over the last two decades there has been a gradual shift in the provision of care from facilities to the community. A good deal of the community care of seniors is "informal", provided mainly by family members. Many caregivers find this a rewarding experience. But, on the other hand, many caregivers face physical, emotional, social, and financial problems which arise from their caregiving duties."

Dr. David B. Hogan, Expert Speaker at Symposium on Aging, November 1999

Recommendations:

6.1 Explore different ways of recognizing the role of informal caregivers including ideas such as tax credits, in-home assistance, expanded respite care, employment leaves and continued pension benefits.

As more people take on the role of caregiver, it is important to recognize the impact this has on the individual and the family. Families assume a large responsibility for an aging family member and steps should be taken to recognize and support the role families play. The Committee heard many suggestions that informal caregivers should be paid or their contributions should be recognized through tax credits. Some suggested that employment leaves should be available for caregivers, especially when shorter periods of care are needed. Others said that informal caregivers should be able to take time off to care for an aging family member and not lose their pension benefits, seniority, job security or employee status as a result. Some also suggested that in-home assistance such as home care, assistance with certain medical procedures or help with basic home maintenance should be available. Concerns also were expressed about current policies that pay formal caregivers for their services but prevent a family member from being paid for providing the same services. The Committee encourages governments at all levels, employers and regional health authorities to explore these ideas and implement better incentives, support and recognition for the role of informal caregivers.

6.2 Encourage family members to prepare for and share responsibility for caring for aging parents, spouses or relatives.

Although seniors are responsible for preparing for their own futures, families also have an important role to play. Families should anticipate and plan for a time when they may be responsible for caring for an aging parent, spouse or family member. This means understanding what services are available, respecting the older person's choices and exploring innovative ways of sharing responsibility, including financial responsibility, among family members.

6.3 Continue to encourage and promote volunteerism by people of all ages.

Volunteers are the backbone of many programs and services for seniors. Governments, public agencies and private companies should continue to work together to encourage, support and recognize volunteerism and the active role volunteers play.

Consideration should be given to providing appropriate incentives and recognition to encourage volunteers including tax credits, training and recognizing their personal costs. Seniors should be encouraged to continue to volunteer, to work with other seniors to provide information, advice and assistance, and also to stay involved in other areas of their community. The Committee also heard concerns that today's volunteers are aging as well. While many young people are actively involved in volunteer activities, more young people should be encouraged to get involved in volunteer activities as part of their community life.

6.4 Expand training and education for informal caregivers and volunteers.

Because of the vital role informal caregivers and volunteers play in supporting older people, it is important that they receive training and education about the kinds of programs and services available, how to deal with certain situations and issues, and their responsibilities as informal caregivers. Training programs should be sensitive to and reflect the diversity of cultures, values and traditions of the families involved. This type of training provides a benefit not only to informal caregivers and volunteers, but also to the individual senior or aging family members. It's an important way of preventing abuse and ensuring people are well cared for. Many church groups, community organizations and seniors' groups currently are involved in providing training for volunteers. Steps should be taken to build on those programs and expand training opportunities in communities across the province.

"Somehow volunteerism has to be thrown into all of this. Older people do have great amounts of time and wisdom and I think somehow this should be used to the benefit of community and society."

Survey respondent

7. Preparing the workforce for an aging population

The Committee heard repeated concerns about shortages of well trained caregivers and other workers, especially in health. We also heard about the importance of expanding geriatric education and providing appropriate training for all caregivers who work with older people.

As Alberta's population ages, it is important to anticipate the impact and prepare now so that sufficient numbers of trained people are available and able to meet the needs of seniors. ***Healthy Aging: New Directions for Care*** included several recommendations related to the need for expanded training and education for caregivers working with seniors. The Committee strongly endorses those recommendations and encourages government to take steps to implement them.

Recommendations:

*7.1 **Expand education and training for all people providing services to seniors.***

A wide range of people involved in working with seniors will need an increased awareness and understanding of the specific needs of an aging population. That includes people who work in numerous community programs, resource centres and social and cultural agencies involved with seniors. It also includes administrators, boards, policy makers, doctors and nurses, social workers, psychologists, physiotherapists and recreation therapists, licensed practical nurses, dieticians, personal care attendants, custodians, and everyone who works with seniors. Expanded education will help ensure that the needs of older people are addressed and help prevent elder abuse.

Expanded education and training can be provided at post-secondary institutions as part of regular training programs. It also can be provided through flexible approaches such as on-the-job training, through distance learning, telehealth or the internet, or through community resource centres as outlined in recommendation 5.2. Consideration should also be given to short-term, flexible education and further education programs for doctors, nurses and other providers.

Responsibility for making sure these programs are developed and available should be shared among the provincial government, organizations that provide direct services to seniors, post-secondary institutions, private sector companies, communities and the individuals themselves. The provincial government should take the lead in ensuring that these programs are in place and in encouraging regional health authorities, community agencies and other organizations to make these programs available to their staff.

*7.2 **Take steps to ensure an adequate supply of formal caregivers to meet the needs of an aging population.***

Currently, there are shortages of nurses, doctors and other care providers such as social workers, community support workers, lodge workers and others who are trained to work with older people. There are very few geriatricians in the province. With an aging and expanding population, the need for well trained people to work with seniors is expected to grow. Efforts underway to increase enrolments in post-secondary programs for doctors, nurses, social workers and other formal caregivers should be expanded. Because it takes time to attract, train and retrain professional caregivers, planning and action should begin now to ensure that we have an adequate supply of caregivers to meet

future needs. Innovative and flexible approaches should be implemented. That could include refresher courses to help people return to the workforce or short-term and part-time contracts with retired and semi-retired professionals with expertise in working with older people.

In addition to the general need for more caregivers, there will be a growing need for people who have specialized expertise in dealing with dementias. As the population ages, we can expect a higher incidence of dementias. Steps should be taken to expand training programs in post-secondary institutions and increase the supply of people who have this specialized training.

8. Expanding education opportunities

It is important for people of all ages to understand the impact of an aging population and to recognize the important and valuable contribution older people can and do continue to make to their communities. The Committee heard some concerns about "ageism" including misconceptions that older people are dependent, can't make decisions, are a drain on or a "cost" to society, are unable to continue making a contribution to society or in a workplace, and a number of other attitudes that fail to recognize the reality of seniors.

"Attitudes towards the aging population need to shift – we don't always regard seniors as a resource."

Survey respondent

Myths and stereotypes about seniors need to be addressed through proactive education programs. The facts are that today's seniors and seniors in the future will continue to live active lives, make contributions to their community, pay taxes at all levels, and play an active role in the lives of their families. Ongoing education is needed to dispel the myths and increase society's understanding of existing and emerging issues affecting an aging population

The activities of the Committee over the past two years and this report and recommendations are an important way of providing balanced information, increasing awareness and reinforcing the role older people play in our society.

Seniors also need to understand the importance of staying active and positively involved in their communities. They need ongoing education and information on how to stay healthy and how to access the programs and services they require.

Recommendations:

8.1 ***Continue to promote greater public understanding of the contributions and abilities of seniors through targeted public education and promotion programs.***

Public education programs are needed to address many of the myths about seniors and prepare society for the impact of an aging population. These education programs and projects should be a joint responsibility of governments, regional health authorities, and community groups and organizations. At the same time, families also have an important role to play in developing positive attitudes and promoting the importance of values and respect for people of all ages.

8.2 ***Continue to expand opportunities for lifelong learning for people of all ages.***

Learning continues throughout a person's life. It is important for people of all ages, including seniors, to have access to informal and formal learning opportunities to help them learn new ideas and skills, access the information they need, maintain positive attitudes, and keep their minds active and engaged. These educational opportunities need to be accessible, affordable and based on reliable information. For seniors, information and education programs should be available in a wide variety of areas and interests such as: financial management and planning, healthy lifestyles, leisure activities and personal relationships. Community resource centres and libraries can play an active role in providing education programs themselves or providing information about education programs available in the community. Colleges, universities and other post-secondary institutions should also be encouraged to adjust their schedules and entrance requirements to provide more flexibility and better access for people at different stages of their lives.

"I feel very strongly that education for all aspects of aging is essential."

Survey respondent

Responsibility of the Provincial Government

Throughout this report, starting with the basic principles and continuing through the discussion of the Committee's recommendations, many references have been made to the important roles individuals, families and communities play in preparing for the impact of an aging population. Since the Committee's specific mandate is to consider the impact of an aging population on provincial government programs and services, we have considered the specific roles the government should play in a number of areas. The following sections outline the specific role of the provincial government in responding to the Committee's recommendations and preparing for the impact of an aging population.

The responsibility of the provincial government is to set policy and direction in the following key areas:

- **Providing support for human resources including professionals, caregivers and families.**

  Specifically, the provincial government has a role to play in:

  - Expanding education and training for caregivers
  - Considering policies to provide financial support for family caregivers
  - Working with regional health authorities and community agencies to expand day programs for dependent adults and other respite programs
  - Providing resources for formal caregivers including transportation, equipment, information, facilities and renovations
  - Continuing to recognize volunteers and promote volunteerism.

- **Ensuring a reasonable standard of living for seniors.**

  This includes addressing policies related to:

  - Taxation, indexing and tax credits
  - Pensions
  - Alberta Seniors Benefit and other income support programs for people with lower incomes
  - Housing programs

- Access to transportation
- Access to opportunities for healthy living
- Access to medication and aids to daily living.

The federal government also has an important role to play in considering its own tax and pension policies and helping to ensure that seniors are able to maintain their independence and financial security.

- **Ensuring access to adequate, safe and affordable housing**

  Government can play a leadership role, working with individuals, communities and private sector organizations, to ensure that there is an adequate supply of safe and affordable housing. Government also has an important role to play in encouraging and supporting partnerships and innovative housing developments.

- **Encouraging the development of supportive communities**

  The provincial government should work with local governments and communities to encourage the development of communities that are barrier free, safe, have a wide range of supportive housing arrangements, and are actively involved in creating positive environments to meet the needs of an aging population.

- **Encouraging health and wellness and ensuring access to health services**

  The provincial government has an important role to play in:

  - Ensuring that Albertans continue to have access to needed health services
  - Educating people about the importance of healthy lifestyles, ways of preventing disabilities and chronic conditions, and individual responsibility for health
  - Setting and enforcing workplace health and safety standards
  - Setting legislation and policies to protect and preserve Alberta's environment
  - Supporting ongoing research.

- **Setting appropriate standards and regulations**

  The provincial government should continue to set standards and regulations in the following areas:

  - Professional service providers and paid caregivers
  - Personal care homes

- Seniors day programs
- Barrier free communities
- Building codes
- Fire safety.

- **Developing appropriate business plans, longer term projections and budgets**

  Currently, government departments prepare three year business plans and budgets. This process should be combined with a longer term view – preparing 5, 10 and 15 year projections to forecast the impact of an aging population and take steps early enough in the process to prepare for that impact. The Committee also acknowledges the importance of the provincial government continuing to be fiscally responsible so that sufficient resources continue to be available to support programs for aging Albertans. Investments in infrastructure, housing developments, and other programs and services should be phased in.

- **Encouraging cooperation, collaboration and active participation among government departments, community groups and private sector partners**

  Government has an important role to play in encouraging partnerships among a wide variety of groups, organizations and private sector partners in areas such as housing, health and developing supportive communities. Within government, it is important for departments to work together, share information and plan cooperatively to meet the needs of an aging population.

  As part of this study, a number of departments worked together to review issues and begin to assess the impact of an aging population on programs and services that cut across a number of areas in government. The interdepartmental committee considered current research, shared information about current activities related to an aging population, and provided feedback to the Committee.

  Highlights of the feedback from the interdepartmental committee include the following:

  - An aging population will have different effects on different departments
  - Considerable planning is underway to prepare for the impact of an aging population and a number of related studies are already underway

- Several major trends were identified including:
  - Increased use of health services
  - Growing expectations for more choices in services
  - Healthier, wealthier and more educated older Albertans
  - Increased demand for training opportunities for older workers
  - Need for more flexible arrangements for service delivery
  - Increased expenditures on programs like AISH (Assured Income for the Severely Handicapped) as the population ages
  - Need for increased numbers of people in specific occupations including health and personal support
- The aging population is not a crisis but a concern that needs futuristic planning and budget forecasting
- Planning needs to be longer term than the current three year business planning cycle
- The impact on tax revenue is unclear and should be analyzed.
- There is a need to move beyond a wish list. We need to identify what is being delivered now and how, and what needs to be delivered in the future
- Accessibility – through transportation, buildings and signage – will be important to facilitate full participation in communities. The key question is: "who will be responsible for ensuring this happens?"
- Each department will need to consider the implications and specific costs associated with the report of the Steering Committee
- Government will have to become a facilitator of change, but the provincial government cannot do it alone – federal and municipal governments also need to be involved
- There is a need for a continuing interdepartmental mechanism to address the impact of an aging population.

- **Improving access to information**

  The provincial government can play an important leadership role in improving access to information for seniors. They can facilitate development of seniors' resource centres in communities, provide simple, multi-media and user friendly information, and provide a single point for seniors to contact with questions and concerns.

Recommendation:

Designate an Associate Minister responsible for setting direction and coordinating government policy and programs related to seniors and an aging population.

The Committee believes that a single focal point for addressing a range of issues related to seniors and an aging population is needed. An Associate Minister would play an important role in:

- Providing leadership in addressing issues related to seniors and an aging population
- Facilitating coordination of planning, programs and services among various ministries
- Providing a focal point for seniors to identify issues and to provide advice
- Providing continuity in addressing issues related to seniors and an aging population
- Increasing awareness and education about the impact of an aging population
- Following through on the recommendations outlined in this report
- Providing better communications with seniors and about issues related to an aging population.

During consultations, some people suggested that a separate ministry for seniors should be established. However, a preferred approach is to have a single Associate Minister within a ministry like Alberta Community Development. This would provide an integrated and seamless approach for addressing a range of issues related to an aging population and ensuring ongoing coordination among various government ministries.

Designating an Associate Minister would also reflect the priority government places on addressing the impact of an aging population. With the changes expected as Alberta's population ages, the number of issues in housing, health, pensions, retirement plans, and community programs, is expected to grow. An Associate Minister will become even more important as a way of addressing those issues, coordinating government's actions, and making sure that Alberta is well prepared for an aging population.

Closing Comments

The Steering Committee would like to thank the hundreds of Albertans who participated in this important study. People of all ages, from one part of the province to another, from communities large and small, took time to think about the impact of an aging population and share their views. This report and the Committee's recommendations have been shaped by what we heard from Albertans as well as a review of a variety of studies, research reports, and trends in other places across North America.

We encourage the government to study this report, to share it with people across the province, and to use it as a catalyst for action starting now but continuing over the longer term. The Committee understands that it will take time for many of its recommendations to be implemented. However, we believe action must begin and begin now, so that in the years to come, we are well prepared for the impact of an aging population on all aspects of Alberta society.

Appendices

APPENDIX A
Executive Summary of Report A

Background

The Government-Wide Study on the Impact of the Aging Population was initiated in response to the need for planning for the future challenges of providing government programs and services to older Albertans. Alberta is a relatively young province today. However, changing demographics mean that over the next two decades there will be many more Albertans, proportionately, who will be seniors. The Study is an important component of the government's recognition of the International Year of the Older Person.

Hon. Shirley McClellan, Minister of Community Development and Minister Responsible for Seniors, appointed Karen Kryczka, MLA, Calgary-West as Chair. She was joined on the Steering Committee by Albert Klapstein, MLA, Leduc as Vice-Chair and ten other members from across Alberta. These members are representatives of the sectors of health care, housing, active living, community supports; as well as seniors' representatives from northern, southern and rural Alberta; and three members at large. Terms of Reference for the Steering Committee outline three key tasks:

1. *Report A o*utlining the current situation for older Albertans and providing the Minister with recommendations on short-term issues.

2. A public consultation engaging Albertans of all ages in the discussion of the aging of the population and its impact on Alberta, including a Seniors Symposium in late 1999.

3. A Final Report outlining demographic projections to 2016 and beyond, future needs of older Albertans, role and level of provincial government support needed, and recommendations on policy directions, strategies and program changes.

APPENDIX A

Committee Activities

The Committee heard from key provincial departments delivering programs and services to Alberta seniors, including Community Development, Health, Municipal Affairs, and Family and Social Services. Other related work, such as that of the Long Term Care Policy Advisory Committee, was presented to the Steering Committee. A number of groups also made presentations over the course of the past few months. Alberta Community Development provided extensive background materials on the demographics of today's seniors, current programs and services, and interdepartmental initiatives.

Building on statements of vision and guiding principles, the Committee's work to date has resulted in *Report A. Review of Current Government Programs and Services*. The Report provides a profile of Alberta seniors today, information on current programs and services, and recommendations on current issues. A summary of short-term issues and recommendations, determined by the Committee, is presented in the following chart.

Summary of Current Issues and Steering Committee Recommendations

SHORT-TERM ISSUES	RECOMMENDATIONS
A. Complexity of programs and services	1. Simplify programs. 2. Create an Interdepartmental Standing Committee for Seniors Programs and Services.
B. Lack of coordinated and comprehensive data base on Alberta seniors	3. Recommend a clearinghouse for data on seniors, including demographics, that consolidates data used by various provincial departments in planning and delivering programs and services for senior Albertans.
C. User friendly information and technology for effective communication needs to be built upon and enhanced	4. Design communication tools with older Albertans in mind, involving seniors in the development and delivery of the message. 5. Foster a one-stop integrated approach to seniors' programs for information and communication.
D. Insufficient income for independence	6. Undertake a review of benefit levels and eligibility and threshold requirements of all programs. Consider 'basic needs' expenses as well as income in determining eligibility. Conduct periodic reviews, at a minimum every five years.
E. Housing issues for seniors	7. Encourage the development of innovative housing concepts. 8. Encourage further development of programs to allow seniors to stay in their own homes. 9. Policy on housing for seniors should be coordinated amongst Ministries.

F. The need for coordinated health services	10. Recognize that the work being done by the Long Term Care Advisory Committee complements the work of the Steering Committee on the Impact of the Aging Population Study. 11. Encourage specialized training for meeting the needs of older Albertans. 12. Increase home care and home supports to allow seniors to age in place.
G. Need to improve access to appropriate services	13. Encourage joint efforts by the provincial government, municipalities and communities in developing workable transportation models, particularly for rural areas. Information on the implementation of successful models needs to be shared. 14. Support FCSS funding and encourage communities to direct FCSS funding to programs for seniors.
H. The need for an increase in the promotion and participation by communities in healthy living	15. Use the knowledge and skills of seniors to promote healthy living in healthy communities. 16. Wellness, through active living and social interaction in safe and healthy communities, should be supported and encouraged by all members of the community.
I. Need for adequately trained service providers	17. Encourage awareness of, and the need for, training programs for community support workers, specifically the skills needed to deliver programs and services to seniors. 18. Encourage a team approach to delivering services in the community to seniors.
J. Need for more language and culturally sensitive program information and delivery	19. Utilize cultural networks and agents within these communities to advance communication and respond to information needs.
K. Need to be prepared for the increasing number of physically and developmentally disabled seniors in the future	(Observation Only)

Summary/Profile of Today's Senior in Alberta

For the purposes of the Study, 'senior' was defined as a person 65 years of age or older. The Committee recognizes the arbitrary nature of the age 65, but also the need for a definitive age in order to consider demographics and program utilization.

In summary, Alberta's current senior can be pictured in a number of ways. If you are a senior between the ages of 65 and 75 years, you are probably living in your own home, with your spouse, mortgage free, retired from the work force but still maintaining an active life. Your

activities likely include a component of volunteerism, often in helping other seniors.

If you are 75 years and older, you may still be healthy, active and living in your own home or in housing for seniors. You are more likely to be a woman, who is widowed, with a limited income. As we look at Alberta's seniors over 80 years of age, we see more frail elderly with more complex health problems and lower income levels, who have the greatest needs and probably receive the maximum assistance from government programs and services.

Next Steps

With the completion of Report A, on current issues and recommendations, the Steering Committee is turning its attention to the future.

The Study will now focus on the impact of the aging population on government services and programs to the year 2016 and beyond. This work will involve not only those currently defined as seniors, but also the near seniors, 'baby-boomers', and younger generations of Albertans.

The longer-term work of the Study will also include demographic projections that will assist planners, policy makers and the public in their determination of future needs and how they will be met.

The Steering Committee plans to consult with all generations about the future challenges and opportunities for Alberta seniors and to gain an understanding of expectations for the roles of government, community, family and the individual.

Over the coming months, a consultation plan will be finalized. In the fall of 1999, persons across the province will be invited by the Committee to discuss future issues and opportunities. The consultation will include a Seniors Symposium in November 1999. The Symposium will be an important part of the celebration of the International Year of the Older Person. It will be an opportunity to bring Albertans of all generations together to discuss the impact of the aging population on government programs and services.

Results of the consultation with Albertans will guide the Committee as they prepare a Final Report to the Minister, to be completed by March of 2000.

APPENDIX B
Glossary of Terms

Aging in Place: A process which enables elderly people to grow older in the familiar and comfortable surroundings of their homes while providing them with the assistance necessary to maintain a relatively independent lifestyle. *Aging in Place, Strategies to Meet the Needs of Senior Tenants in Non-Profit Housing,* CMHC, p.i

Baby Boomers: The group of people who were born between 1947 and 1966. *Boom, Bust and Echo,* David K. Foot, p. 19

Community: Fellowship, neighbourhood; a group of individuals with a shared interest. *Inclusive Communities for an Aging Society,* paper for Seniors Policy and Programs, p. 6-7

Continuing Care: Continuing Care is a term that is generally used to describe a system of service delivery which includes all of the services provided by Long Term Care, Home Care and Home Support. Continuing care is multifaceted and combines aspects of both health and social services. Unlike hospital care or physician services, varied as they may be, continuing care is an amalgamation of diverse categories of service. These categories are integrated by an overall "system" of service delivery. Thus... it is important to remember that continuing care is not a type of service, but a system of service delivery. *Provincial Health System Reform in Canada, British Columbia,* Health Canada, p.7

Home Care: Home care is an array of services which enables clients incapacitated in whole or in part to live at home, often with the effect of preventing, delaying, or substituting for long term care or acute care alternatives. These services may be provided by a number of different agencies or individuals. *Canadian Home Care Association,* Website Information, p.1

Home Support: Home and community based long term services, generally provided by persons other than professionals such as nurses or rehabilitation therapists (e.g., homemakers), are often referred to as "Home Support" services, even though some of these services are provided in the community. Adult day care and group home services are community based "Home Support" services. *Report of Continuing Care Organization and Terminology,* prepared on behalf of the Federal/ Provincial/Territorial Committee of Officials for the Ministers Responsible for Seniors, p.3

APPENDIX B

Independence: Being in control of one's life, being able to do as much for oneself as possible, making one's own choices,... and enjoying access to a support system that enables freedom of choice and self-determination. *Principles of the National Framework on Aging: A Policy Guide.* Prepared for the Federal/Provincial/ Territorial Ministers Responsible for Seniors, p. 14

Senior Citizens Lodge Program: This is a public housing program established by Alberta Municipal Affairs (now administered by Alberta Community Development) that offers affordable accommodation to senior citizens. The program includes fully furnished bed sitting rooms (e.g. bed, dresser, chairs, window coverings) full meal services served in a central kitchen/dining area, linen and laundry services, and housekeeping services. *Standards for the Operation of Senior Citizen Lodges,* ASCHA and Alberta Municipal Affairs, p.2

Long Term Care Facility: Provides care for clients who can no longer live safely at home. Residential care services provide a safe, protective, supportive environment and assistance with activities of daily living, for clients who cannot remain at home due to their need for medical supervision, 24-hour surveillance, assisted meal services, professional nursing care and/or supervision. Clients may have moderate to heavy care needs, which can no longer be safely or consistently delivered in the community. They may suffer from a chronic disease, from a disability that reduces their independence and, generally cannot be adequately cared for in their homes. In some cases, all facility service, including chronic care, is provided in long term care facilities. *Report of Continuing Care Organization and Terminology,* prepared on behalf of the Federal/Provincial/Territorial Committee of Officials for the Ministers Responsible for Seniors

Supportive Housing: Supportive Housing is a generic term for housing that facilitates independent living for individuals who are not able on their own to meet some or all of their daily needs, and/or who need monitoring and the availability of emergency assistance to remain physically and emotionally secure. *Supportive Housing for Seniors,* Federal/ Provincial/ Territorial Ministers Responsible for Seniors Conference Briefing Book, p.1

Supportive Housing meets the needs of seniors who may want some help with their everyday lives, or who need security 24 hours a day, seven days a week, but who do not need regular nursing care. The essential features are independence with security, helping with everyday tasks when needed, and flexibility to accommodate seniors' changing needs. *Supportive Housing for Seniors, Conference Program and Handbook*

APPENDIX C
List of References and Key Highlights

There is currently a large body of literature on the aging population. These references highlight some of the most recent literature on this topic, and are intended to show the range of ideas, opinions, and recommendations on it.

The references focus primarily on Canadian sources as these speak more closely to the Alberta situation. The American and international sources are included to show some of the ideas and concerns being recognized and considered in other parts of the world.

Readers interested in obtaining more information on the aging population are invited to visit their local libraries or search the internet for the many excellent articles and books that have been written on this topic. A more comprehensive summary of these references is available on the study website at **http://www.gov.ab.ca/mcd/seniors/impactaging/impactaging.htm**

Bass, S. A., Caro, F. G., and Chen, Y. P. (Eds.). (1993). *Achieving a Productive Aging Society*. Westport, Connecticut: Auburn House.

Achieving a Productive Aging Society is a collection of American articles ranging from discussions on the labour market to caregiving. The main messages of these articles are that seniors have an active role to play in society, and that there is a "vital connection" between health and productive aging. Several articles describe the positive impact on health and well being that is experienced by people who remain active after retirement. Linkages are also made between productive aging and the benefits of volunteer work and lifelong learning. The authors believe that the economic value of the voluntary and caregiving work performed by older adults needs to be publicly recognized.

"Active Aging: A Shift in the Paradigm." (1997). Background paper for the *Denver Summit of the Eight* by Aging Experts from the Participating Countries.

"Active Aging: A Shift in the Paradigm" is a background paper written for the purposes of discussion at the Denver Summit, a meeting of eight industrialized countries, including Canada. This document proposes a new definition of aging that reflects the changing notions of work, retirement, education, and leisure, and reconsiders the current "chronological benchmarks" for participation in life activities. The paper suggests that policies and programs for seniors must be considered broadly, taking into account society as a whole as well as the overall

strength of economic, health, and social services. The paper's recommendations include: the identification of disincentives to participation in the work force, and consideration of the effectiveness of incentives for prolonging productive activity. In terms of long-term health care needs, the authors say that there is a need to improve forecasting of health status and disability at older ages to more accurately predict future health and long-term care costs. The paper also contains recommendations for greater emphasis on the recruitment of health care professionals, training, and the setting of research priorities.

Baxter, D., Ramlo, A., and Smerdon, J. (1999). "Housing Alberta's Seniors in the Next 30 Years." Vancouver: The Urban Futures Institute.

According to "Housing Alberta's Seniors in the Next 30 Years", the demand for seniors' housing will increase in Alberta at a rate faster than the seniors' population and the population as a whole. The authors suggest, with healthier and more active seniors, there may be a reduction in the need for facility-type accommodation and an increase in ground-oriented accommodation and rental properties, particularly apartments.

British Columbia Ministry of Health and Ministry Responsible for Seniors, Ministry of Social Development and Economic Security. (1999). *Supportive Housing in Supportive Communities – The Report on the Supportive Housing Review*. British Columbia Ministry of Health and Ministry Responsible for Seniors, and Ministry of Social Development.

Supportive Housing in Supportive Communities is a comprehensive review of supportive housing in British Columbia. The document, led by a multi-level government steering committee that included representation from the health authorities, defines and describes supportive housing with a view to creating a policy and legal framework to assist communities in developing seniors' supportive housing. Supportive housing is described as combining independent living with services that enable people to live in the community as long as they want to and are able. Supportive housing needs to be affordable and opportunities for the maintenance and promotion of health should be provided. The document contains a literature review that profiles residents of supportive housing and discusses the societal benefits of supportive housing, the impact of caregiver stress and tenant well being. The document concludes with recommendations for a provincial supportive housing strategy.

Denton, F. T., and Spencer, B. G. (1999). "Population Aging and Its Economic Costs: A Survey of the Issues and Evidence." Program for Research on Social and Economic Dimensions of an Aging Population. Research Paper No. 1. Hamilton: McMaster University.

As part of a multi-university research project, this paper focuses upon the impact an aging Canadian population will have upon expenditures and supplies, and the productive capacity of the economy. The premise of this paper is that both society and the economy can benefit from having an increased number of seniors, and that aging is not a crisis that will bankrupt the nation. The authors state that while an aging population may exert pressure on some types of government expenditures, there will be corresponding expenditure reductions in areas such as education and employment programs. The task of public policy will be to effect shifts within budgets to accommodate rising demands in some areas and falling demands in others. The article reviews strengths and limitations of increasing immigration, increasing fertility, and removing incentives for early retirement to offset the impact of an aging population. Further, the authors state that there is a lack of research on the economic and budgetary implications of demographic changes, which limits the ability of governments and policy makers to make informed judgments. The article contains an extensive reference list.

Denton, M. A., French, S., Gafni, A., Joshi, A., Rosenthal, C., and Willison, D. J. (1998). "Preparations for Independence and Financial Security in Later Life: A Conceptual Framework and Application to Canada." The Program for Research on the Independence and Economic Security of the Older Population. Hamilton: IESOP. (No. 31)

This paper, prepared by an interdisciplinary research team at McMaster University, presents a conceptual framework for describing an individual's preparedness for later life. The framework is based on a life course perspective that illustrates how an individual's retirement life is shaped during his/her pre-retirement years. The framework is based on three interrelated factors: 1) public protection, which involves public pensions and health care; 2) self-insurance, which is an individual's preparations for financial security; and 3) self-protection, which are an individual's lifestyle choices including their life-long intellectual activities and social interaction and support. The authors support Rowe and Kahn's (1996) definition of successful aging; however, they also suggest that it is important for an individual to maintain a positive attitude towards the aging process.

Gunderson, M. (1998). "Flexible Retirement as an Alternative to 65 and Out." The Pension Papers. The C.D. Howe Institute.

"Flexible Retirement as an Alternative to 65 and Out" explores the benefits of flexibility in the consideration of the choice between retirement and continued employment. The author believes that the current trend toward early retirement will shift to a demand for postponed retirement due to increases in the number of desirable high-end white-collar positions that employees want to retain. At the other extreme, an increase in the number of low-wage service jobs will prevent early retirement. The author reviews some of the changing social patterns that are delaying retirement, including women who choose to remain in the workforce to build up the pensionable earnings they missed while raising children, and employers who want to retain the knowledge and skills of older workers. Consideration is given to a number of current policies that discourage participation in the workforce beyond 65 years, including the limitations of Canada's pension system. Policy makers are urged to assess the legal and institutional barriers to postponed retirement.

James, E. (1996). "New Systems for Old Age Security –Theory, Practice and Empirical Evidence." Policy Research Department: The World Bank.

In this paper, James promotes the need for equality and fairness among all generations in considering the need for pension reform. As well, she argues for pension schemes that are affordable and sustainable across generations. A "three pillar" system is presented as an alternative to pay-as-you-go pension schemes. This system would respond more effectively to the factors which are impacting on nations' abilities to support their aging populations, such as slow-downs in economic growth, the global expansion of financial markets and the need to raise productivity and capital. The three pillars would consist of: 1) a mandatory publicly managed, tax-financed pillar, 2) a mandatory privately financed and managed pillar, and 3) a voluntary pillar, with potential tax advantages, for people who desire additional security.

Minnesota Department of Human Services. (1998). *Project 2030 Aging Initiative*. Minnesota: Minnesota Department of Human Services.

Project 2030 Aging Initiative represents the coordinated effort of the Minnesota government in identifying the impact of the State's aging population, as well as the development of a vision for the future. The plan addresses four major themes: 1) increased personal responsibility for financial preparation for retirement, 2) increased personal responsibility for healthy aging, 3) increased "age sensitive" physical, service and social infrastructures within communities, and 4) strong

economic growth within the State, which creatively uses the aging population's skills and talents in paid and voluntary sectors. The plan identifies a need for collaboration and initiative among individuals, the State, and the private sector to meet the challenges that this demographic shift will bring. It also recommends that all workers contribute to a retirement savings plan. Other recommendations include the promotion of health initiatives by the State, and the development of intergenerational "lifecycle communities" that provide greater choice and support for independent community living. Recommendations also look at the need to explore ways to increase volunteer recruitment and training, compensate informal caregivers, and to reconsider the concept of retirement to provide greater flexibility. Retirement would be more closely identified with mental and physical capacity, as well as financial preparation rather than by age.

National Advisory Council on Aging. (1999). *1999 and Beyond – Challenges of an Aging Canadian Society*. Ottawa: Minister of Public Works and Government Services.

1999 and Beyond – Challenges of an Aging Canadian Society presents a positive view of the future for Canada's seniors and emphasizes that seniors have much to contribute. The report reviews the current situation of Canada's seniors, and attempts to anticipate what future seniors may be like, as well as the challenges and opportunities that may face policy makers. The authors conclude that the demographic changes resulting from an aging population will be slow and spread over a lengthy period of time. The report contains a comprehensive set of recommendations geared toward public, private and voluntary sectors, and identifies areas for intersectoral cooperation. The suggestion is also made that individuals, businesses and governments begin to shift their focus to maximize the advantages and minimize the disadvantages created by an aging population.

The major themes addressed include: the diversity of seniors, health and well being, maintaining autonomy, financial security, work and transition to retirement, and intergenerational issues. Sub-themes include family and informal caregivers, home care and home support, living in residential care facilities, transportation, housing, and ethical issues.

North Carolina Department of Health and Human Services, The Division of Aging. (1999). *North Carolina: A Leader in Aging. The 1999-2003 State Aging Services Plan*. North Carolina: NC Department of Health and Human Services.

This comprehensive four-year plan identifies and discusses current and pending issues and trends related to North Carolina's aging population. This document reviews current and future initiatives and the need for

assessment of programs and services provided at the county, state and federal levels. The plan explores some innovative programs, and attempts to separate state role and individual responsibility. Highlights from the recommendations include: strengthening the role of family responsibility for caregiving by incorporating incentives and community-based services (e.g., transportation, personal care, home help, meal provision, education, social support); increasing personal responsibility and reducing State responsibility for long-term care costs; encouraging personal initiative for financial security; encouraging and promoting the continued employment of older workers; and, strengthening the communication and service-delivery role of seniors' centres. The plan also addresses issues such as grandparents raising grandchildren, the increasing life expectancy of cognitively disabled individuals, and issues related to rural communities.

Northcott, H. C. (1997). *Aging in Alberta: Rhetoric and Reality.* (Second Edition) Calgary: Detselig Enterprises.

Aging in Alberta: Rhetoric and Reality is a study of the demographic situation in Alberta. The author includes a discussion on the causes of the province's aging population, and related issues, such as public attitudes, economic impacts, family caregivers, health care, and long-term care. It is suggested that the aging population "will not necessarily" cause economic hardships but that cost-saving strategies will need to centre on issues of sustainability and generational equity. It is recognized that expensive programs that benefit one generation occur at a cost to another serve to contribute to deficit situations. The result is a burden of debt on younger generations.

Oreopoulos, P. and Vaillancourt, F. (1998). "Taxes, Transfers, and Generations in Canada: Who Gains and Who Loses from the Demographic Transition." The C.D. Howe Institute.

This paper presents a series of suggested reforms to the national pension system in Canada. Current policies are reviewed using a generational accounting methodology, which takes into consideration projections of government revenues and expenditures as impacted upon by changes in population size and overall productivity growth. The authors predict that current federal fiscal policy is sustainable if surpluses are used to pay down the debt. They predict that the retirement of the baby boomers will mean a sharp increase in the proportion of the population collecting public pensions, a decrease in tax base, and an increase in the need for health care. The authors contend that each generation should only receive benefits from taxes paid and that redistribution may occur within that group but that no generation should take from another.

Peterson, P. G. (1999). *Gray Dawn – How the Coming Age Wave Will Transform America – and the World.* New York: Random House.

Peterson, an American author, sees a strong need for governments in developed nations to address the impact of an aging population. He maintains that if nothing is done, personal living standards will decline and public spending priorities, such as research, education and the environment will be pushed out of public budgets. Because there are limited resources, intergenerational conflict will ensue. Key recommendations relate to the improved targeting of benefits, including asset-testing Social Security benefits.

Rowe, J. W. and Kahn, R. L. (1998). *Successful Aging.* New York: Dell Publishing.

Based upon longitudinal research supported by the MacArthur Foundation, *Successful Aging* suggests that aging is less dependent upon genetics and more dependent on healthy living, mental activity and personal relationships. Successful aging is defined as being "multidimensional, encompassing three distinct domains: avoidance of disease and disability, maintenance of high physical and cognitive function, and sustained engagement in social and productive activities." Aging is presented as being a positive experience over which individuals can exert control.

This book provides insights into the ways that individuals, communities and governments can encourage and promote positive aging. For example, it says that more seniors would respond positively to volunteerism if the market value of their unpaid work was assessed and publicly reported on a regular basis. Further, emphasis upon early-life education needs to shift to lifelong learning to promote active engagement in life, protect against cognitive losses and keep older adults' skills sharp in a changing workforce and world. Policies, such as those that favour early retirement, and societal perceptions of what older people can and should do, need to better reflect the potential of successful aging.

Torjman, S. (1998). "Strategies for a Caring Society." Paper presented to the Conference on Investing in the Whole Community: Strategies for a Caring Society. Caledon Institute of Social Policy.

"Strategies for a Caring Society" provides a conceptual framework of sustainable development in the context of community building in Canada. Community building is identified as a responsibility to be shared among the public sector, communities and individuals. The primary goal of sustainable development is improved quality of life with the core value being care. Within it rests the concern for

intergenerational equity and the encouragement of all generations to optimize their abilities and resources. Seven strategies for investing in the community are provided which include: poverty reduction, broadened concept of investment, civic engagement, problem solving, partnership, leadership development, and celebration. Citizens have a responsibility to one another, to families, to community and to the environment. Governments have a role in providing more leadership to reinforce the value of stewardship, responsible citizenship, and the notion of care.

The Association of Canadian Pension Management. (January 2000). "Dependence or Self-Reliance: Which Way for Canada's Retirement Income System?" ACPM. *http://www.acpm.com/*

The ACPM is a membership-based multi-disciplinary organization of professionals involved in the management of public and private sector pension plans. This particular article focuses on defining the attributes of an "ideal" Canadian retirement income, the deficiencies of the current system, and ways to overcome these deficiencies. According to this report, Canada is not prepared for the aging of its population. The article discusses and recommends that Canada's three-pillar pension system be restructured in line with The World Bank's model, that the tax system be adjusted to facilitate saving by low and middle-income earners, that adjustments be made to pensions to increase contribution room for pensions and RRSPs, and that foreign content restrictions on RRSPs be eliminated. It is emphasized that Canadians must take personal responsibility for preparing for retirement.

The report contends that generally Canadians 65 and older are in better financial shape than many younger working Canadians. Recommendations are made which would see incentives to encourage people to remain in the workforce. It is also suggested that a focus on national debt reduction be adopted and that financial skills be taught at the secondary school level.

The Organisation for Economic Cooperation and Development. (1998). *Maintaining Prosperity in an Ageing Society.* OECD

Maintaining Prosperity in an Ageing Society is based upon research done on the aging population in the seven leading industrial nations, including Canada. The book identifies and expands upon the need for policy reform in areas such as pension plans, the labour market and retirement, health care, social benefits, active aging, and long-term care. Statistical data, an overview of trends and current practices, and recommendations for change are provided. A key objective of reform is to ensure equity between generations. Without reform, public pensions will need to be financed through borrowing, which will largely rest on

younger, smaller, working generations to repay. According to the OECD, retirement income should be a combination of a public pension, a mandatory private pension, and voluntary savings.

The OECD recommends undertaking policy reform to retain older adults in the workforce, which will benefit the labour market, increase the tax base, and reduce the number of "dependent" older adults. Policy reform would include the assurance of jobs for seniors, the removal of incentives for early retirement and elimination of disincentives for remaining in the labour market. These reforms would effectively extend pension contributions and reduce pension expenditures. In terms of health and long-term care, the OECD sees a need for greater emphasis on cost-effectiveness and the use of research and funding to reduce dependency in older age. Greater focus is also required on preventive measures, health promotion and non-institutionalized supportive care. Overall, the OECD recognizes that adjusting resources to accommodate the changing population will require long-term planning by public, private and voluntary organizations.

APPENDIX D
Other Sources and Related Documents

* Data collected through consultation with the public is available in the following reports:

  Participant Comments from the Government-Wide Study on the Impact of the Aging Population: Focus Group Sessions

  Participant Comments from the Government-Wide Study on the Impact of the Aging Population: Symposium on Aging

  Summary Report on the One-Page Survey and Written Submissions: Major Themes and Ideas

* Expert Presentations at the Symposium on Aging:

  Impact of the Aging Population - David Baxter

  Supportive Communities - Dr. Veronica Doyle

  Healthy Aging - Dr. David Hogan

* **Report A: Review of Current Programs and Services**. (1999). The Steering Committee on the Government-Wide Study on the Impact of the Aging Population.

* **Aging Together – Planning for the Future: Discussion Guide**. (1999). The Steering Committee on the Government-Wide Study on the Impact of the Aging Population.

* Fact Sheet: "A Portrait of Alberta Seniors." (1999). Alberta Community Development.

* Fact Sheet: "A Portrait of the Next Generation of Alberta Seniors." (1999). Alberta Community Development.

Healthy Aging: New Directions for Care. (1999). The Long Term Care Review: Final Report of the Policy Advisory Committee.

Report on the Health of Albertans. (1996). Alberta Health.

The Report on the Health of Albertans: Looking Through a Wider Lens. (1999). Alberta Health and Wellness.

Note: All sources marked with an asterisk are available on the study website at http: www.gov.ab.ca/mcd/seniors/impactaging/impactaging.htm or by phoning the Seniors Information Line at 1-800-642-3853, or 427-7876 if calling from Edmonton.

Alberta Ministry of Health: Annual Report 1998-99: Section 1. (1999) Alberta Health and Wellness.

The 1999 Survey on Health and the Health System in Alberta. (1999). Northcott, H.C., and Northcott, B.R. Alberta Health and Wellness.

A Vision for Calgary Social Housing. (2000). Calgary Regional Planning Committee.

Final Report: Seniors' Shelter Costs. (1999). Cumulative Impact Seniors' Shelter Costs Study Group. Alberta Community Development.

Building Better Bridges: Final Report on Programs and Services in Support of Persons with Developmental Disabilities. (2000). Honourable Gene Zwozdesky, Associate Minister of Health and Wellness.

Towards A Healthy Future: Second Report on the Health of Canadians. (1999). The Federal, Provincial and Territorial Advisory Committee on Population Health for the Meeting of Ministers of Health, Charlottetown, P.E.I., Sept. 1999.

A Portrait of Seniors in Canada: Third Edition. (1999). Statistics Canada

Annual Demographic Statistics 1999. (2000). Statistics Canada.

Population Projections for Canada, Provinces and Territories 1993-2016. (1994). Statistics Canada.

Alberta Population Projections by Census Divisions 1999-2016. (1999). Alberta Treasury.

Population Projections for Alberta and its Health Regions 1999-2016. (1998). Alberta Health.

Shifting Sands: The Changing Shape of Atlantic Canada: Economic and Demographic Trends and their Impacts on Seniors. (1999). Lilley, S., and Campbell, J. M. for Health Canada.

"What Can You Expect? Life Expectancy in Canada 1921 to 2021." (1998). Baxter, D., and Ramlo, A. The Urban Futures Institute.

"Healthy Choices: Demographics and Health Spending in Canada, 1980 to 2035." (1998). Baxter, D., and Ramlo, A. The Urban Futures Institute.

"Population 4 Million: Alberta's Population in the Next Three Decades." (1999). Baxter, D., Ramlo, A., and Smerdon, J. The Urban Futures Institute.

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The State of Aging in Montana: The Aging Baby Boom: Implications for State Government. (1999). Montana Department of Public Health and Human Services.

The Future of Aging in North Carolina: Responding to the Challenges and Opportunities Presented by Baby Boomers at Mid-Life. (1997). Division of Aging, North Carolina Department of Human Resources.

Ageing: Exploding the Myths. (1999). The World Health Organization.

"Eldercare in Canada: Who Does How Much?" Fast, J.E., and Frederick. J.A. **Canadian Social Trends**. Fall 1999.

"Diversity and Equity in Alberta in 2016." Krahn, H. **Alberta Views**. January/February 2000.

"When I'm 64: Public Policy and the Aging of Canada's Population." Roach, R. **Profile: Alberta's Knowledge Based Business Magazine**. Spring 2000.

"There Will Be Lots of Gold as the World Turns Silver." Francis, D. **The National Post**. February 3, 2000.

"Canada's Seniors Up Close." Sullivan, P. **Legion Magazine**, May/June 2000.

"Life's Building Blocks." Nichols, M. **Maclean's**, January 10, 2000.

"All in the Family." Chisholm, P. **Maclean's**, January 17, 2000.

APPENDIX E
Interprovincial Comparison of Benefits for Seniors

Interprovincial/Territorial Comparison of Seniors Benefits as of April 2000

Benefit	Alberta	British Columbia	Saskatchewan	Manitoba	Ontario	Northwest Territories[1]	Yukon	Quebec	Nova Scotia	New Brunswick	Prince Edward Island	Newfoundland
Annual Income Cut-Off for Eligibility for Income Support[2]	[3]Single: $18,190 Couple: $27,419	$11,444 $19,040	$11,815 $19,207	$11,269 $18,487	$11,851 $19,591	$16,889 $25,472	$12,055[4] $19,999	No Program	No Program	[5]$12,000 $15,648	No Program	$20,000 family net income[6]
Maximum Monthly Income Support	Single: $130-220[7] Couple: $260-330	Single: $49 Couple: $121	Single: $90 Couple: $145	Single: $37 Couple: $80	Single: $83 Couple: $166	Single: $135 Couple: $270	Single: $100 Couple: $200	No Program	Special Social Assistance to cover all income shortfall for basic needs of lower-income seniors. Income/asset tested	$100 per year per person	No Program	$200 per year per person
Personal Income Tax Credits	No	No	Yes	Yes	No	No	No	Yes	No	No	No	No
Property Tax Credit/Grant	The maximum Alberta Seniors Benefit payment to homeowners includes an amount of $720 per year to offset property taxes.[8]	Yes	No	Yes	Yes	$2,000 provided to all homeowners aged 65 and over	Seniors are eligible to receive a grant for up to 75% of their property tax costs, up to a maximum of $500	Yes	Yes	No	No	No

1 Nunavut Territory is continuing the same benefits packages as provided by the Northwest Territories.

2 At these income levels, a senior receives no cash benefit. Seniors receive maximum monthly income support when they have $0 private income. In order to establish an accurate comparison, all provinces' income cut-off thresholds have been calculated as the sum of Old Age Security, plus Guaranteed Income Supplement, plus the level of private income when the senior is no longer eligible for a provincial cash benefit. For example, the Alberta cut-off for a single senior has been calculated as the sum of 1999 Old Age Security ($4,960) plus 1999 Guaranteed Income Supplement paid at a private income of $13,230 ($0) plus the level of private income where a cash benefit is no longer paid ($13,230) for a total of $18,190. The Alberta cut-off for a couple is the sum of 1999 Old Age Security, ($9,919 combined) plus 1999 Guaranteed Income Supplement paid at a private income of $17,500 ($0) plus the level of private income where a cash benefit is no longer paid ($17,500) for a total of $27,419.

3 Income cut-off and maximum monthly income support for Alberta has been adjusted to reflect changes made to the Alberta Seniors Benefit effective April 1, 2000.

4 Please note that these are estimates only due to inconsistent information provided by the Yukon.

5 New Brunswick Low Income Seniors Benefit provides an annual benefit of $100 to all recipients of a benefit from the Guaranteed Income Supplement and Spouses' Allowances programs.

6 Newfoundland Seniors' Benefit is an annual payment combined with the October payment of the federal GST/HST tax credit to qualifying families.

7 Amount of maximum benefit depends on type of residence.

8 The accommodation portion of the Alberta Seniors Benefit is reduced by 35.29% for each dollar of non-deductible income.

Benefit	Alberta	British Columbia	Saskatchewan	Manitoba	Ontario	Northwest Territories[1]	Yukon	Quebec	Nova Scotia	New Brunswick	Prince Edward Island	Newfound-land
Property Tax Deferral	No[9]	Yes	No	No	No	No	Seniors may defer part or all of their annual home taxes[10]	No	Yes	No	Yes	No
Health Care Premium Subsidies	Available depending on income levels	Not Applicable										
Special Needs Assistance	Special Needs provides up to $5,000 a year for lower income seniors	No Program				Additional financial assistance is available to seniors receiving social assistance	No Program					
Shelter Assistance for Low-Income	The Special Needs program includes assistance with shelter-related costs	No Program				One-time home repair grants available to low-income seniors	No Program		Home repair grants available to low- income senior homeowners	No Program	Home repair grants provided to low-income homeowners over the age of 60	No Program
Prescription Drugs	Seniors pay 30% of the cost up to a maximum of $25 per prescription	All provinces provide some assistance to seniors with the cost of prescription drugs. There are various systems of co-payments and/or deductibles and maximum payable amounts. Variability in program operations makes benefit comparisons difficult.										
Eyeglasses	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	No	No	No
Eyeglasses	Yes[12]	Yes	Yes	No	Yes	No	No	Yes	Yes	Yes	Yes	Yes
Dental	Portion of the cost of many standard services, no annual limit for most services. The amount of coverage varies depend-ing on the service and final cost as determined by the dentist/denturist.	No Program				$1,000 per year for most dental services	Up to $1,200 in a two-year period	No Program				

9 Individual municipalities are empowered to implement tax deferral programs in Alberta.

10 If the senior has received a homeowner's grant, this amount is deducted.

11 Most provinces, including Alberta, have programs that provide assistance with home repairs and/or modifications for low-income people of all ages.

12 Alberta's co-pay for medications is 30% to a maximum of $25 per prescription.

Benefit	Alberta	British Columbia	Saskatchewan	Manitoba	Ontario	Northwest Territories[1]	Yukon	Quebec	Nova Scotia	New Brunswick	Prince Edward Island	Newfoundland
Optical	Maximum of $93.50 every three years for eyeglasses or lenses, no contact lens coverage	No Program		$50 deductible and 80% of approved maximums for glasses or medically required contacts every three years	No Program	One pair of eyeglasses every two years[13]	Eyeglass lenses provided every two years. $50 provided towards frames	No Program				
Provision for seniors' eye exams	Yes - a full eye exam, a partial eye exam, and a single diagnostic service. Each of the three eye care benefits is allowed once per benefit year	Yes - no limits for seniors	Assistance available to low-income seniors	Yes - 1 exam every 2 years	Yes - limited to 1 exam per year	Yes - 1 exam every two years[14]	Yes - 1 exam per year	Yes - 1 exam per year	No assistance provided			
Assistance with Hearing Aid Costs	Yes - under a cost-sharing agreement seniors may receive 1 hearing aid every five years to a maximum of $720	No	No	No	Yes - under a cost-sharing agreement seniors may receive 2 hearing aids every three years	Financial assistance provided to assist with the purchase of 1 hearing aid every 5 years to a maximum of $500	Financial assistance provided to assist with the purchase of 1 hearing aid every 4 years to a maximum of $550	No Program[15]				
Ambulance	Seniors covered for inter-facility transfer and emergency services	Assistance for inter-facility transfer	Payment program for seniors	Limited assistance for low-income seniors	Inter-facility transfer coverage	People aged 60 and over are covered for emergency services and inter-facility transfer (by ground or air)	People aged 65 and over are covered for emergency medical services and inter-facility transfer (by ground or air)	No charge for users over 65	Limited assistance for low income-seniors in terms of user fees and/or inter-hospital transfers			
Monthly Long Term Care Fees[16]	$753-$870	$769-$1,520	$786-$1,022	$763-$1,263	$0-$3,253	$712	$547	$0-$1,304	$2,606-$4,475	$0-$3,952	$912-$2,837	$2,837
Subsidized Housing	Variety of direct and indirect assistance provided depending on income level and type of housing, including rent based on 30% of adjusted income All provinces provide some assistance with housing costs to seniors. Variability in program operation makes benefit comparisons difficult											

[13] Coverage is not provided to persons who are covered by another plan.

[14] This is a universal benefit available to all N.W.T residents.

[15] In some cases low-income individuals may be eligible for some assistance

[16] Residents may be eligible for full or partial subsidies based on income tests, which vary by province.

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